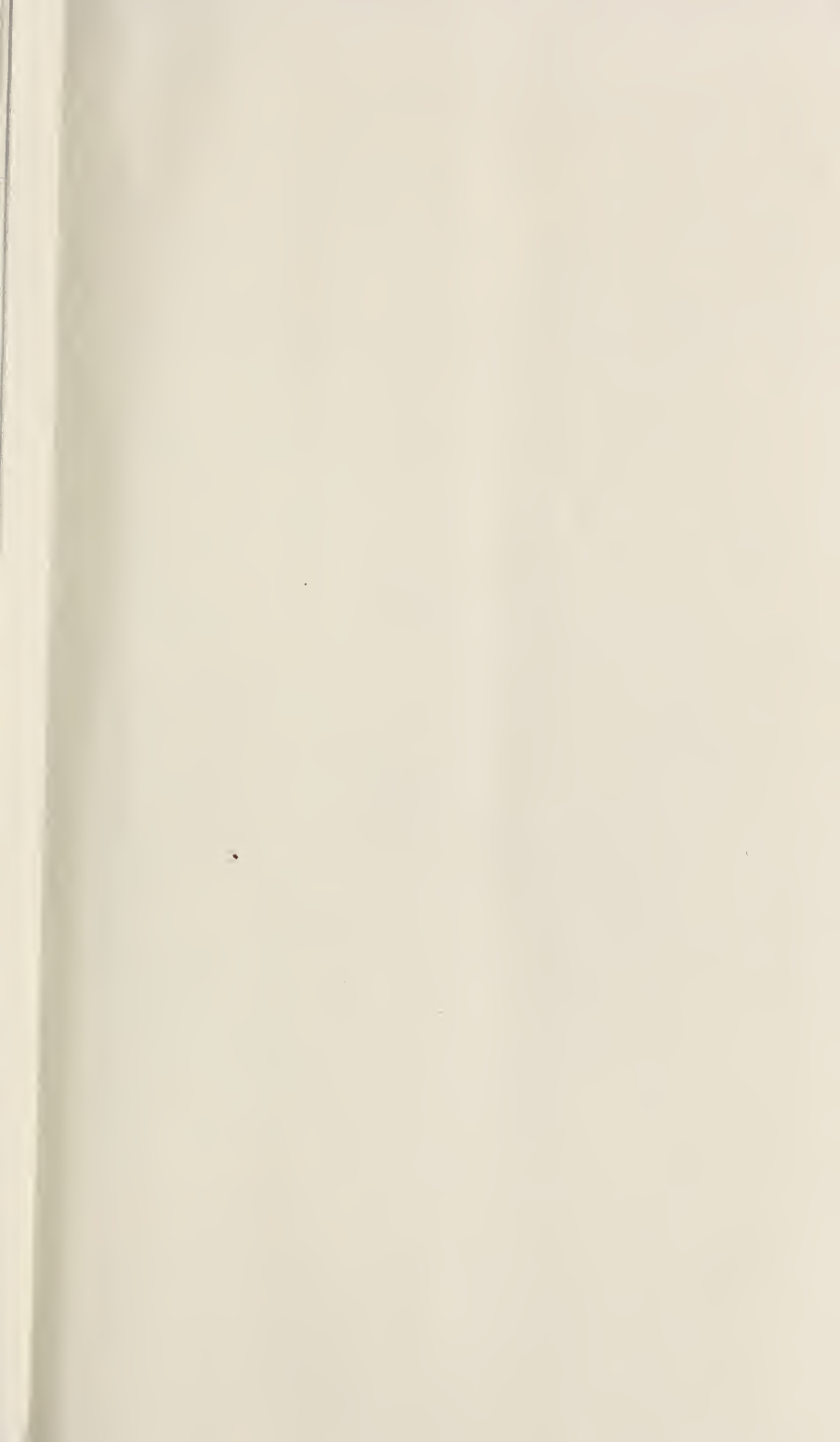


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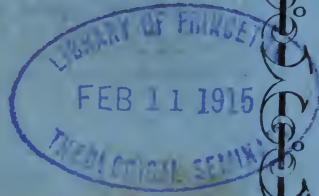
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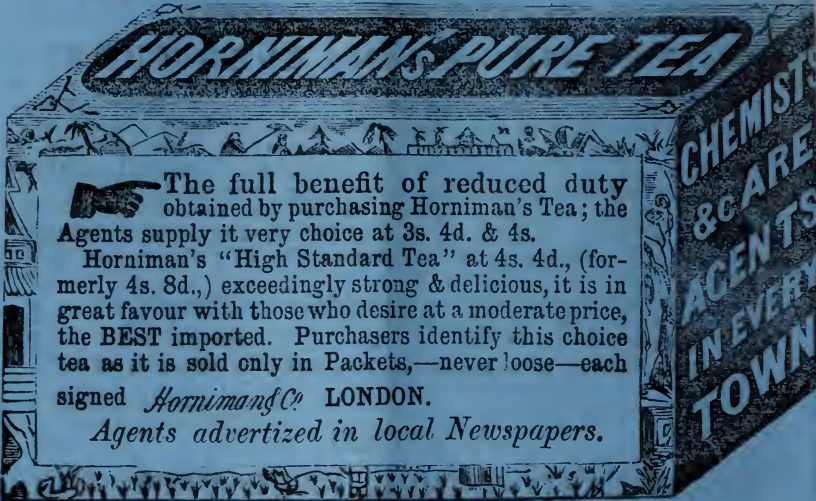
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## THE LATE SYNOD.

SEVERAL features of an interesting sort distinguished the meeting of Synod lately held in Manchester. This twenty-seventh Synod will, we believe, both from its general tone and special transactions, form an epoch in the history of our Church. We therefore feel called upon to mark it by a more than ordinarily extended notice in the pages of the MESSENGER; and we are sure that our readers, and especially those who had the privilege of witnessing the proceedings at Manchester, will not think the space which we devote to it uselessly employed.

We have been so accustomed of late to the annual uprising of disputed questions, which act after the manner of chemical tests when applied to compound bodies, throwing the well-compacted assembly of brethren into a state of solution, dividing it into distinct parties, and not seldom awakening an explosion of angry feeling and unseemly recrimination, that the first question usually put to members of Synod on reaching their homes has reference to the harmony or want of harmony which prevailed at its meetings: was it peaceful or controversial, harmonious or contentious? After a prolonged experience of this kind it was peculiarly refreshing to find, on the past occasion, the varied business of the Church conducted throughout in the spirit of brotherly love and emulation, without any jarring notes, or bickerings, or pitched battles. No precious days were devoted to wrangling on points which could affect but little the real working and progress of the Church. No humiliating spectacles were seen of brethren fiercely assailing each other, and bringing down storms of applause or opposition according to the vigour of their language. The interest of the meeting did not attach, as in some former years, to insulated cases of a merely local or individual importance, or to the discussion of controverted subjects, but to the great ends and operations of the Church at large; and it was pleasant to see all parties concentrating their united powers upon suggestions and plans which had for their object the increased efficiency of our Christian efforts at home and abroad—provoking one another not to anger, but to love and good works.

Peace is far from comprising all that a Church requires. It is only *one* of the factors which go to make a satisfactory condition. It may exist amidst the greatest danger, be in itself an evidence of danger, in itself perilous. The peace of rationalism, of moderatism, of slumber, of death, has been, in different countries and times, very profound; springing not so much from the absence of the elements of strife, as from the want of life. Better the rolling ocean, even though it be sometimes turbulent, than a dead sea in whose heavy and bituminous waters no living thing can exist. But the peace which marked our Synod was not of this sort: it was rather a peace which springs from a sense

of responsibility, from the pressure of vast interests and important duties, and from a determination on all sides to devote the few short days which the year affords to promote the cause of Christ in the special fields and channels which God has opened up to us as a Church. Our experience of such meetings does not point us to one that exhibited a greater amount of earnest life. It was as practical as it was peaceful. Whether we think of the large and interesting missionary meeting which was held on the Tuesday evening, or of the successes which have attended the labours of the Home Mission Committee during the past year, both in extending the Church and in elevating the position of the ministry, or of the conference on the state of religion in our various congregations, or of the plan devised and adopted for the building of new churches and the extinction of old debts, or of the genuine expressions of good-will in behalf of the College and its Endowment Scheme, or of the support given to the Lancashire Distress Committee, or of the resolution which was formed to make greater efforts to enlarge the resources of the various schemes—we are deeply impressed with a grateful belief that the Church is more than ever alive to her obligations and privileges, and set upon seeking the honour of her Lord and King.

Each of the subjects just enumerated is worthy of a separate consideration; but our space will not allow us to attempt this. We must be content to say a few words on those which bulked most largely before the Synod, and which from a variety of incidental circumstances have a more immediate and powerful interest to all true friends of the Church.

The missionary meeting (a new feature in our Synods) was quite a success. Having been announced from all the Presbyterian pulpits of the town, it brought together a large number of strangers, who listened with deep interest to the report read by Dr. Hamilton, to the eloquent speeches of Drs. Munro and Mackenzie, and to the telling statements of Mr. Carstairs Douglas and Dr. Maxwell. Peculiarly affecting and instructive were the remarks of the last-named gentleman, who goes immediately to China as the first medical missionary employed by the Committee of our Church. He described, in a simple and straightforward manner, the process of mind and heart by which he had been led to devote himself, his powers and his attainments, to the work of Christ among the heathen. He boldly declared it to be the clear deduction of his reason, as applied to the highest ends of life, and the fixed belief of his soul, that no profession had risen to its true height, or compassed the possibilities of its action, until it were laid at the feet of Jesus, and consecrated to the welfare of man, not merely as a temporal, but as a spiritual and immortal being. As we listened to his views on the use and objects of human callings, and as we thought of the superior talents, and acquirements, and personal influence, and of the bright prospects of professional eminence in his own country, which he was willing, nay, anxious, to lay on the altar of God, we felt that we saw before us a true man, a chosen servant of Christ, and we augured well for the mission on whose staff he was so soon to find a place. It was not, however, fine writing or eloquent speaking, or even the spectacle of personal devotion, which most impressed our minds: it was rather the manifest tokens vouchsafed to us that God was blessing the mission in a very peculiar degree. For some years little fruit appeared in answer to the labours of our brethren in China; and as time passed on we acquired an increasing conviction that it was a work full of difficulty, and requiring infinite patience, to assail a people that were so completely separated from us in language, and sentiment, and habit, and that

had been so long enslaved to debasing superstitions. But, lo, the seed then sown has now sprung up into a rich and ever-growing harvest; the bread then cast upon the waters is now, after many days, being found; our reapers, who went forth weeping, are now returning in joy with weighty sheaves. Every fresh letter brings tidings of new converts, new baptisms, new openings, new encouragements. There is hardly a station that has not been visited, and that is not at this moment singing the new song with redoubled fervour. The whole of the district occupied by our mission is becoming dotted with little Chinese congregations, which are superintended by Chinese preachers, Chinese elders, and Chinese deacons! Do our people know this? If they did, we cannot help thinking there would be more prayer, more *active* interest, more liberality. Surely our ministers ought to feel it to be their duty to keep their congregations well informed of all that the Church is doing, and more particularly of all that God is doing through her instrumentality. The Lord be praised for his goodness to the Chinese Mission! It is very cheering.

In connection with Home Mission operations we may say, that during the past year all has been done that was expected. The stipends of our ministers in the poorer districts have been very considerably augmented, and we are now approximating very nearly to the minimum standard of £150 per annum. It may be reasonably hoped that ministers, thus relieved in some measure from the *res angustæ domi*, will be able to turn themselves with a more undivided mind, and therefore with greater success, to the lofty spiritual duties of their office. Five new stations, in Swansea, Torquay, Tottenham (London), Worcester, and St. Helen's, respectively, were reported, the three first of which were sanctioned as regular charges. This increase is gratifying, not so much on account of the number, as on account of the character of the congregations that have been thus recognised. They are all flourishing, and promise soon to be large and influential. Swansea we owe to our Irish friends, who fixed upon that rising town for the first of a series of efforts designed in our aid. The Torquay congregation was established, and has since been presided over, by Dr. Edersheim, of the Free Church, who is now about to be inducted as its permanent pastor. But the most interesting of the five cases is decidedly that of Tottenham; a congregation, not of Scotchmen, whom the pure air and rural walks of that pleasant and increasing suburb had attracted thither, but of Englishmen, who, dissatisfied with the church provision of the district, had lighted in a rather curious way upon the Presbyterian Church, and adopted it as the one best qualified to meet their views and to supply their needs. Our Tottenham friends originally belonged to the Independent denomination, and had for a long time been connected with a congregation which was afflicted by a kind of chronic and incurable disease; *i.e.*, which was divided against itself, and which could find no help or remedy in the constitution or non-constitution under which it existed. The celebration of St. Bartholomew's Day came round. A little pamphlet written by Dr. McCrie, and presenting very clearly the Scriptural, constitutional, and historic claims of Presbyterianism, fell into their hands. It was read and circulated. "This is the very thing for us," said one. "Yes," said another; "and it is no new or foreign thing, for it was Presbyterians, it seems, who lifted up that grand testimony to conscience and truth, two hundred years ago, which we are all commemorating." A deputation was sent to Mr. Spurgeon, in whose wisdom and doctrine they appear to have had great confidence. The advice of that honoured brother was such as might have been expected from him. It was, that they should seek without

hesitation or delay to be admitted into fellowship with the Presbyterians, who were a right sort of people, sound in doctrine and well governed. Satisfied with the testimony borne so Christianly to our character, they at once presented themselves before the London Presbytery, and now form one of our recognised churches, manifesting great vigour and intelligence, and giving promise of much success. We are persuaded that our history and principles have only to be known to meet with a large and speedy practical response. This very week we attended a meeting of the convocation of one of our English universities, of which we have the privilege to be a member, and were more than ever struck with the similarity of constitution and procedure which it bore to our own supreme court. There was the moderator, there the clerk; now our ears were caught by the familiar phrase "standing orders," now by the equally familiar phrase "standing committees;" while in every hand there was a printed copy of the "order of business," drawn up by a committee appointed for that purpose. Had it not been for the different kind of business done, we might have been deceived into the notion that the meeting of Synod was being enacted over again. And what do we learn from this? That so far from being foreign to the English mind, our principles as a governing and governed body are those best known to it and most in accordance with its genius and habitudes. The civil government of our country, whether viewed in the light of its legislative or of its judicial functions, finds its counterpart in our own ecclesiastical polity; and every corporation, public and private, that is not hampered and obfuscated by prescriptive abuses, acknowledges, as its chief claim to support or sympathy, and as its surest indication of permanence, the principles on which our system is based. Ignorance and misapprehension are the only obstacles that can stand between us, as a Church, and the English people. Let us then take every proper method to make ourselves known, as possessing a famous history, a Scriptural creed, and a government which ensures both order and liberty, and which is identical in principle (and wonderfully like in practice) with that which is the glory of our nation and the admiration of the world.

The College Report was very satisfactory, and elicited from all parties sentiments which inspired confidence in its future stability and usefulness. The students now in attendance are superior both in number and attainments, and it is gratifying to know that a still further increase is expected at the beginning of next term. The Synod heartily recognised the fundamental importance of the College. Our independence as a Church rests in great measure upon its enlightened and vigorous maintenance. Until we get a native ministry, or at all events a ministry educated in England, and thereby bound to the soil by strong associations, by heart-roots, we cannot hope to fully realize, much less overtake, the work of an English Presbyterian Church. Already have we felt to a very large extent the benefit of having a ministry trained among ourselves. A considerable number of our pulpits are now filled, and most acceptably filled, by *alumni* of our College; and when we look abroad over the land, and note the peace and prosperity with which our congregations are blessed, and the quiet labours and steady progression of the Church at large, and compare this state of things with what obtained some twelve or fifteen years ago, when we depended for our pulpit supply upon the lowest ministerial strata of other Churches, and when, in the event of our catching a man of superior gifts, we had only power to hold him until a suitable opening north of the Tweed drew him away to a more congenial soil, we must admit that the College has contributed its fair share to whatever prosperity we enjoy, and worthily substantiated

its claims to be regarded as one of the main pillars of our ecclesiastical fabric. This admission will be joined in, we are sure, by all careful observers. At the same time we are convinced that no collegiate institution can rise to the full measure of its capabilities so long as its revenue is fluctuating, uncertain, or inadequate, *i.e.*, so long as it is not endowed. This is a growing conviction with all who have anything to do with the higher education of the country. An eminent professor in one of the colleges associated with the London University recently told us, that these colleges would never take the position or do the work that was anticipated by their originators, until, by the endowment of *every* chair, they were placed on somewhat like equality with the older colleges of Oxford and Cambridge. And if this be true of a great corporation like that of the London University, how much more true must it be of a small struggling institution like our own. That our Church is now becoming alive to the importance of putting the College on a securer basis, we have pleasing evidence in the Endowment Scheme which was brought by its promoters under the attention of the Synod. As yet the progress of this wise measure has not been so great as one could have wished. Of the £10,000 contemplated, upwards of £6,000 has yet to be raised. Many things account for the slowness with which subscriptions have flowed into the fund; such as the distraction of mind occasioned by the extraordinary public events of the year, the sufferings of many from the collapse of trade, and the heavy demands made upon others to relieve the prevailing distress. And then, if we be not mistaken, no very special effort has been made to stir up enthusiasm or evoke liberality on the part of the Church; the sums already received having been rather volunteered than asked for. Amongst these causes, however, must not be reckoned that supremely stupid and altogether imaginary one which was assigned a few weeks ago in the columns of a weekly contemporary; that which represents "the mind of the Church" as not being "perfectly clear and perfectly made up on the general College question," and the "development of the scheme" as being "connected with the question of union." The mind of the Church *is* fully made up, and has been for years; and whatever comes of the union movement—which some of its friends injure much by their injudicious handling of it—let it be known that we regard the College as a necessity, and that we are determined, as soon as we may, not only to endow it, but to give it its full development. It is a pity that remarks which were common enough some years ago, when the College really had enemies, but which gradually ceased and sunk into oblivion as the sentiment of the Church became one and decided on "the general College question," should at this time of day be again brought forward. They can only revive a question which was thought to be set at rest for ever. They can only do injury to that institution which we have all learned to value, and which was not established, and will not be developed, through the influence of the union idea. We yield to none in our desire for union, whenever such union can be satisfactorily effected; but if its contemplation is to have, or to be suggested as having, the effect of arresting the development of any of the great integral schemes and operations of our Church, better, we think, that it be given up at once as mischievous and chimerical. There is a disposition in some quarters, or in one quarter, we should rather say, to advocate the entire submersion of everything that is distinctive about us in the union that is some day or other to be consummated. Now we are not going to surrender our identity, or to give our consent to the nuptial ceremony except on equal terms, even for the advantage of being incorporated with the United Presbyterian Church.

Independence, whatever may have been its initiatory difficulties, has proved too sweet to allow us to become once more a pendicle to any mere Scottish denomination; and though we were disposed to act thus, our people would hardly choose the United Presbyterian Church as the vessel at whose tail we might fasten our little boat. So *that* matter is settled. Let it be published abroad, in order that all misconceptions and false hopes may be brushed away; and meanwhile let it be our part, without attempting to forecast the future or halting to watch the movements of other Churches, to give all possible efficiency to the means which we now possess of strengthening our hold upon this country and of advancing the cause of our Divine Master. We trust that the College is destined to become all that its friends can wish—yea, a power in the land—but it is sufficient, *in hoc statu*, for our present needs, and furnishes, we make bold to say, as *thorough* a theological education as any other seminary in the land. As the Church deepens its roots and throws out its branches, its College, never fear, will expand with it.

We have already covered so much space that we can do little more than mention another subject which promises to distinguish the late Synod by a mark of honour that will not soon be effaced. We refer to the *Church Building and Debt Extinction Fund*. The need of such a fund has been long felt. Many inviting fields are open to us, and might be at once occupied if we had only the means of raising suitable buildings. There are many *nuclei* of Presbyterians, scattered all over the kingdom, which are quite able and willing to establish and maintain ordinances, provided that they be liberally assisted in the outset, but which are not able to sustain the entire burdens and responsibilities that are involved in the erection of a church. From the want of a central building fund we have lost many fair opportunities of extending our borders which will probably never recur. Nor is this the only evil which has resulted from our lack in this direction. Congregations have often been induced, by the laudable desire to have a decent place of worship, and possibly by over-sanguine hopes of external aid, to enter upon undertakings too vast for their limited resources; and the consequence has been, that they have in many cases saddled themselves with a debt which has lain upon them for years like an incubus, destroying their comfort, crushing out their vitality, and forming one wide-mouthed channel for the absorption of all those liberalities which should, and which would in ordinary circumstances, go to the schemes of the Church and to the more adequate maintenance of the ministry among them. This state of things we hope to see speedily remedied. Other Christian Churches have faced the difficulty and the duty long ago, and with the most gratifying success, and it is high time that we were following their example. In the scheme adopted by the Synod both the building of new churches and the extinction of existing debts are contemplated; and from the machinery that is to be set in motion we have every reason to expect good results. Dr. James Hamilton, at the request of the Synod, has consented, we believe, to throw his influence into the movement, and to head a kind of itinerant deputation, which is to traverse the three kingdoms for the purpose of pleading our cause and soliciting aid. Dr. Hamilton's is a name already much beloved by the Church; but if he succeeds in identifying it with the execution of this admirable scheme, he will make it doubly dear, not only to the present but to future generations. We wish Dr. Hamilton and his coadjutors a sincere God-speed.

Amidst so many causes of gratulation it is a pity that we should have to men-



tion one circumstance which came to light in the Synod, and which is fitted to awaken the most serious concern. The financial condition of the Church is far from satisfactory. Just think: the expenditure of the Foreign Mission Committee is £1,000 above its income, that of the Home Mission Committee £800, and that of the College Committee £200; making in all an annual deficiency of £2,000. This will never do. While the expenditure has been increasing, the revenue has been stationary. While the operations of the Church have been taking in wider fields, the resources of the Church have been restricted by their old bands. And thus the painful discrepancy. Will our people suffer this state of things to continue? We feel sure they will not. It has only to be brought plainly and frankly before them, in connection with its real, and let us say blessed causes, to stir them up to a recognition of their obligations and to an adequate liberality. God will cease to smile upon us if we provide not the means—being able, as we undoubtedly are—of entering into those new channels of Christian usefulness which he is yearly opening up to us. This whole subject will be brought in the course of the next twelve months before our congregations, and the result, we trust, will be to enable our Treasurers to cover annually their increasing liabilities.

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### TEACH THE CHILDREN TO SING.

Yes, teach them to sing. Do not be content with allowing them to pick up tunes by the ear only. In this way they acquire slovenly and incorrect habits. Do you expect a child to read well by intuition? Do you not put him into the hands of a carefully selected teacher? And is it not the business of this teacher to prevent incorrect pronunciation and bad modulations of the voice? You cannot expect singing—good and correct singing—to be acquired in any other way. So, then, you must teach the child. How soon? As soon as he can read with tolerable correctness. But you say, Is he to learn all the mysteries of music so early? We say, Not quite all. But, like reading, and writing, and arithmetic, music has an A, B, C. In arithmetic you remember that you had your own difficulties and troubles with fractions, but that does not deter you from setting your child to the beginning of that task, and making him learn that two and two make four. Now the beginnings of music are not harder than that. Even in reading you may be sure that when the mysterious page or board was first put before him, with six-and-twenty angular, circular, semi-circular, and zigzag figures, his little brain and heart were overwhelmed with the greatness of the work. And yet he has overcome it, and looks back upon it as mere child's play. And so if he is properly dealt with, and led on step by step, he will find no greater difficulties in the musical alphabet and numeration. If you have a governess, let her, if possible, be one that can not only teach your elder daughters to execute difficult nothings in the drawing-room, but who will take a delight in bringing out and training the voices of your little ones in the nursery or school-room. If your child must go out of the house to school, try to find one where some time will be spent in the practice and teaching of singing. All other things being equal, the probability is, that such a school will be happier and more conducive to the child's health and progress than one in which the voice of song is never heard. In many children song is as natural an outlet of joyous and happy feeling as it is with the lark. Do not repress

it. It is not a weed to be rooted out: it is a choice flower God implanted. Watch over it; train it; strengthen it.

Teach them to sing *in the house*. Let their voices be trained to join with yours in celebrating the high praises of our God; not in weak, babyish hymnlets, but in words such as the Holy Ghost hath taught. Why should children always be thought to *lisp* the praises of God? It is not true that all children lisp. And to ask boys and girls of ten and twelve years to go on using such phrases, is an indignity, an offence, a stumbling-block. Let us not be misunderstood, however. There are good hymns, which we should be sorry to see excluded; but all our existing collections, both for children and adults, want weeding very much. It is a great mistake to suppose that hymns for the young must be couched in puerile words. Let the language be simple, but just such as we could use ourselves.

Teach them to sing *in the church*. This is the highest purpose for which God has given us this power, and for which we ought to cultivate it. Those people can be only half Christians, if so much, who, whilst they can flourish through some stupid bravuras or operatic airs in the drawing-room, sit or stand in God's house with their mouths hermetically sealed during the singing, as if they would be defiled by taking part in public praise. "Oh," some fine young lady says, "but the singing is so bad!" Well, perhaps it is: the more need, then, for you to help to make it better. But leave these over-nice people alone. Get your little ones to sing—to sing out—in the church. But then to do this with right effect you must teach them, teach them so that they may be able to sing the tunes in correct time; otherwise there is a danger of their making confusion. Nothing has a sweeter effect than the combined voices of children. The grandest musical effect in the world is produced by the singing of children. So out of the mouths of babes and sucklings praise is perfected. Teach yours to sing, then, for the church and in the church.

Teach them to sing for the sake of their health. Whatever enlivens the spirits and relieves the tedium of other duties, does good to the body. Moreover, moderate and reasonable exercise in singing strengthens the vocal organs, expands the chest, and renders all those delicate contrivances for breathing less susceptible of disease. Just as the muscular power of the arms and legs may be improved by exercise and training, so may the larynx and its connected organs. In the one case, as in the other, however, the exercise should not be unduly prolonged: it should rather be "a little and often."

But can all be taught to sing? No, not quite. I have seen it alleged, that "every child, unless he is a mute, is endowed with musical powers." Now this is notoriously not the case. It is said the child has a voice, capable of making different intonations, high sounds and low sounds. Well, that is true enough; but the power of song does not consist merely in having a voice, and being able to make high sounds and low sounds: it consists in the power of modulating the voice according to certain fixed gradations or intervals. A crow has a voice; but do you expect, by any amount of training, to teach it to sing, I will not say like a lark, but even like the humblest song-bird? You say the crow is not of a singing family. Well, then, the sparrow is a finch: why does it not sing like other finches, the canary, or even the chaffinch? Because God has not given it the power. And so he has not given to every man and woman the power of song. It is even very much limited among the nations of the earth. Europe appears the most favoured. The singing powers of Africans, Arabs, Hindoos, and Chinese, rank very low. There may be exceptions, but such is the rule. And so in one nation, nay, in one family, there are great differences. We

know a man who declares that he cannot distinguish between the "Old Hundredth" and "Rule Britannia," and yet his children have, more or less, good musical voices. And we know some who can make "high sounds and low sounds," but whose attempts to sing are as hideous as the baying of a wolf at the moon. What are these people to do? Why, just let it alone, be silent. Oh, but some ministers will say from the pulpit, "Let everybody sing: it is a commanded duty." And so many weak brethren, afraid to sin, make "high sounds and low sounds," but, alas! their sounds have no relation to the tune; they are groanings which it would puzzle a man with a musical ear to utter. We have said the more about this because there is a great deal of foolish stuff talked by people who should know better, about the duty of all, without exception, to sing in the church. They might as well urge all, without exception, to see, whilst some are stone-blind; or to admire the colours of the rainbow, whilst some are colour-blind, and cannot distinguish red from black. Or they might as well urge the lame man to leap as a hart, whilst yet his lameness remains uncured. The want of power to sing arises from one or both of two causes: 1st, a defective ear, whereby a man is unable to appreciate the difference between one sound and another; and this is analogous to colour-blindness; and 2nd, a deficiency of power in the muscles of the larynx, whereby a man is unable to make the changes in that organ necessary to produce musical sounds or intervals; and this is analogous to lameness, rigidity or contraction of a limb. We would that all sung; but as for those on whom God has not bestowed the gift, we would that they were content to sing with the heart and with the understanding.

There are, however, some voices which, though thin and weak at first, are capable of much improvement by practice and training. Every voice which really possesses the power of correct, or approximately correct modulation, is worth cultivation. It may never be able to take the lead, or to take the higher parts, but it may be made very useful in taking lower or intermediate parts, and in filling up the harmony.

Teach your children, then, to sing in parts. Study the quality of their voices. You will probably find that one has a good voice in the upper notes, but is weak below; whilst another, though unable to reach the higher notes, has a good voice in the lower register. Let them, as soon as possible, learn to sing in parts suitable to the compass and quality of each voice. And be sure to guard against all straining or forcing of the voice; for in this way, from a little foolish ambition to be heard, not a few voices have been cracked and ruined.

And if *you* have a tunable voice, and have not already learned how to use it properly, you should be taught yourself. There is no excuse for you now: the art of singing has really been brought down to the million. Your voice, properly trained and used, would help to make a good family choir; it would afford you one additional source of pleasure and enjoyment with your children. In order to encourage them, take a little trouble yourself. Don't be content with saying to them, "Go:" it is far better if you can say, "Come."

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## DR. NICHOLAS MURRAY (KIRWAN).

DR. MURRAY was born at Ballynaskea, in the county of Westmeath, Ireland, December 25th, 1802. His parents were Roman Catholics. His father was a man of some consideration in the neighbourhood in which he lived, but he died when his son was only three years of age. When he (the son) was about twelve he was apprenticed as a merchant's clerk in a store in Grannard, near Edgworthy Town, where he remained three years; but he was so badly treated by his employer, that at the end of that time he ran away, and returned to his mother's house. In spite of his mother's importunity to the contrary, he resolutely refused to return to his clerkship, and having made an arrangement with his brother which secured to him the necessary means of crossing the Atlantic, he embarked for America. Up to this period he had been buried in the deepest darkness of Romanism. His education, at least so far as the elementary branches were concerned, had not been specially neglected, but of true religion he knew nothing; and though he conformed to the Romish rites, and in the main accepted his hereditary prejudices as having the authority of a Divine revelation, his mind was too essentially reflective not to be occasionally oppressed with difficulties which he knew not how to solve.

He arrived in New York in July, 1818, nearly penniless, and was of course cast entirely on his own resources. Wandering about the streets of that city in quest of something to do, his attention was directed to the printing establishment of the Harpers, which, though not as great then as it has since become, was already a highly enterprising and prosperous concern. Here he became engaged as a clerk, and here now commenced a friendship between himself and his employers which proved a source of mutual satisfaction and benefit through a long succession of years. His mind, naturally active, was quickened by the new light into which it was brought, but instead of accepting that light and turning it to good account, its first effort was to leap from the darkness of Romanism into that of infidelity. He quickly felt, however, that he was not on firm ground yet, and God's wise and gracious providence soon brought him in contact with influences that put both his intellect and his heart to moving in the right direction. He was led, as he would have said, *accidentally*, to hear a sermon from Dr. Mason; and so deeply was he impressed with the force and majesty of the effort, that he went again and again, and at no distant period he saw the infidel fabric which he had reared for himself in ruins at his feet. About this time he was brought into intimate relation with some of the Methodist brethren in New York, from whom he received important encouragement and aid; and at one time it seemed not improbable that he might become a member of that communion. Circumstances, however, subsequently pointed him in another direction; and when his mind had become sufficiently enlightened, and his confidence in the genuineness of his own Christian experience sufficiently strong to warrant it, he made a public profession of his faith by becoming a member of Dr. Spring's church.

As he very soon, in his intercourse with Christian friends, developed much more than ordinary talents, and withal an earnest desire to consecrate himself to God in the ministry of reconciliation, some benevolent individuals quickly originated a plan for gratifying his desire, and securing him to the sacred office. In accordance with this plan he went first, through the offerings of a considerate charity, to Amherst Academy, where he remained prosecuting

his studies, preparatory to entering college, for about nine months, and then, in the autumn of 1822, he entered the Freshman Class in Williams's College. Throughout his whole college course he had a high reputation in respect to both scholarship and deportment, and he graduated with high honours in the year 1826.

Immediately after leaving college he became an agent of the American Tract Society, and laboured for a few weeks in its behalf very successfully in Washington County, New York. He then entered the Theological Seminary at Princeton; but at the end of the year, in order to relieve himself of pecuniary embarrassments, took another agency under the Tract Society at Philadelphia, where he established a branch society, and finally accepted an invitation to become its secretary. There he continued eighteen months, and then returned to Princeton, and resumed his place in his class, having kept along with them in their studies during his absence. He was licensed to preach by the Presbytery of Philadelphia in April, 1829.

In November of that year he was settled as minister of the church of Wilkesbarre, Pennsylvania, in which town he had been for a few months labouring as domestic missionary. In July, 1833, he was translated to the church in Elizabeth Town.

Here Dr. Murray found his last field of labour; for though he was called to at least half a dozen of the most prominent churches in the land, besides being invited to the theological professorships, and several other positions of great responsibility and usefulness in the Church, he was never willing to break the tie that bound him to this congregation. But his field of labour was far from being comprised within the limits of his pastoral charge: indeed, his field was literally the world. His earnest devotion to his Master's work, in connection with his high executive talent, made it easy for him to respond to the numerous claims of the Church for his services in almost every department of benevolent effort; and he seemed as much at home in each as if his training had been exclusively in reference to it. To the several boards of the Church especially he lent an unremitting and powerful influence; while towards the Princeton Theological Seminary he manifested not only the watchful fidelity of a constituted guardian, but the gratitude and affection of a devoted son. He kept steadily at his work until the revelation was suddenly made to him that his work was done. Almost before his nearest neighbours were aware that he was not in his full health, the startling intelligence went abroad that his connection with all earthly scenes and interests had closed. He died on Monday evening, the 4th February, 1861, and his funeral was attended by an immense throng, all of whom seemed like mourners, on the Friday following.

Dr. Murray made two visits to Europe; the first in 1851, the second in 1860. It was an event of no small interest in his life to return to his native land, after an absence of more than forty years, especially considering the varied experience of which, in the meantime, he had been the subject, and the wonderful transition he had made, from the bigoted Romish boy going to seek his fortune, to one of the most influential and honoured Protestant clergymen of his day. When he reached his birthplace, and the home of his early years, he was well-nigh overwhelmed by comparing what he saw with what he remembered. A few who had been his youthful companions remained, but both they and he had changed so much as to have got beyond the point of mutual recognition, and they gaped at each other in vain to discover the least mark of identity. The shadows of Romanism hung just as dark and heavy around the endeared spot as ever; and though he was not disposed during his brief visit to assail needlessly the prejudices of his friends, espe-

cially as he could not remain to reason the matter out with them, yet neither could he refrain from letting fall a note of solemn admonition upon the ear of his two brothers, the only surviving members of his father's family; and in order to give the greater impressiveness to what he said, he took the opportunity to speak to them while the three were standing together beside the graves of their parents.

On both of these Transatlantic visits he made the acquaintance of many eminent men, and attracted great attention by his frequent appearance on public occasions in connection with what had previously been known of his history. He was deeply interested, both on the Continent and in Ireland, in watching the operations of that religious system under whose blighting influence he had received his early training, and everything that he saw only served to make him more grateful for the deliverance he had experienced, and more earnest to do his part in dissipating the wide delusion.

Dr. Murray's outward appearance and manners were but a faithful reflection of the intellectual and moral qualities which formed his noble character. With a strongly built and robust frame, he combined a countenance expressive of high intelligence, of great decision, of imperturbable good-nature, of exhaustless humour. His manners, though simple and unstudied, were gentlemanly, and there was a bland and genial air about him that of itself would have rendered him an attraction in any circle. He had enough of the Irish accent to have his nationality recognised anywhere, but not enough to be regarded by anybody as an imperfection in his speaking. Into whatever company he might be thrown he was almost sure to be recognised as a leading spirit, and yet there was nothing in his manner in the least degree assuming or dictatorial. He had a rich vein of native wit, and was not slow either to give or take a joke; but his wit was usually a bright and genial sunshine, very rarely the depository of anything that could rive or blast. Though he was one of the busiest of men, no one was more ready than he to welcome his friends, and no one more able than he to render them contented and happy.

Dr. Murray's intellect was clear, vigorous, discriminating, and in the highest degree practical. It was not metaphysical, either in its tastes or its habits, but it found its element rather in the region of common-sense, and amidst the sober realities of life. While he was a diligent student, and kept himself thoroughly informed in respect to passing events, he was a great lover of method, and all his various duties seemed to be reduced to a rigid system. First on the list of his duties for the week was his preparation for the Sabbath; and before Monday had passed, his sermon (for he wrote but one sermon a week) was so far advanced as to be beyond all peril of failure. There were always the evidences upon his study table that he did not rest on the judgment of commentators in respect to the true meaning of his text; for there was the Bible in its original languages, which, without claiming to be an eminent Greek or Hebrew scholar, he freely and constantly consulted.

Dr. Murray's power in the pulpit was the result of a combination of qualities and influences. First of all, he carried thither beaten oil. His sermons, instead of being only an apology for sermons, the product of mere scraps of time, and got up from sheer necessity, were evidently the result of continuous and earnest thought; and the elaboration bestowed upon them, instead of making them profound philosophical disquisitions, made them as clear as the light and as pungent as barbed arrows. For nothing were they more distinguished than for the union of brevity with strength. There was a certain sententious air about them which, while it arrested and enchanted the attention, would sometimes make a mighty deposit of truth in the mind which it

would not be easy to dislodge. Then his appearance in the pulpit was eminently commanding. With great dignity and solemnity he had great force and animation, and no one who heard him could doubt that he felt he was dealing in momentous realities. Sometimes, indeed, though very rarely, a sentence would drop from him that would cause a general smile to pervade his audience, owing to the strong natural proclivities of his own mind in that direction; but it was evidently unintentional on his part, and the effect upon his hearers was only momentary. Few men of any period wielded the sword of the Spirit with more skill or power than did Dr. Murray.

But if the pulpit, as was said of old Herbert, was Dr. Murray's throne, in the sense of its having been the place where he put forth his greatest power, there was no position pertaining to his ministry in which it did not seem easy for him to wield the appropriate influence. In the pastoral relation particularly he was a model of prudence, watchfulness, tenderness, and fidelity. He regarded his whole flock with an affection scarcely less than parental, and he was always upon the look-out for opportunities to do them good. There was no offer of kindness that he was not ready to undertake even for the humblest of them. As he was eminently qualified to be their spiritual guide, to counsel them in their difficulties, and to comfort them in their sorrows, and help them in their duties, so his familiar acquaintance with many of the forms of worldly business often rendered him a very competent adviser in respect to their temporal concerns; and hence nothing was more common for him, after praying at the bed-side of one of the dying members of his congregation, than to be put in requisition for the writing of his will. This remarkable facility at worldly business, while it never acted as a temptation to him to forget any of the duties of his high vocation, was really an important auxiliary to his usefulness in his relation to his people.

While Dr. Murray fulfilled with scrupulous fidelity and promptness the duties which he owed to his immediate charge, he was always ready to respond to the more public claims that were made upon him in connection not only with his own denomination, but with the Church at large. In all meetings of the Presbytery, the Synod, or the General Assembly, he was by common consent recognised as one of the controlling spirits. In debate he was logical, clear, self-possessed, and not lacking in due respect for his opponents, however widely or earnestly he might dissent from them; though nobody could ensure them against an occasional avalanche of extemporaneous wit that would point back to the Erin Isle. His views of the public interests of the Church were enlightened, sober, comprehensive; and to the promotion of these interests his whole ministry was carefully and diligently directed. But while he was firm of conviction and from association thoroughly a Presbyterian, he had a warm side for every true follower of Christ. He was at home among all evangelical denominations; and even those who were not evangelical he treated with kindness and respect, while they in turn felt the attraction of his warm and generous spirit. The day of his funeral was a day of general mourning at Elizabeth Town; and from the universal demonstrations of grief, extending even to the Roman Catholics, one might have supposed that the whole population had been sitting under his ministry.

Dr. Murray acquired an honourable distinction as a writer. While in college he accustomed himself to use his pen, not as a matter of duty only, but of pleasure; and he was an occasional contributor to one or more of the newspapers in that region. He began at an early period in his ministry to publish occasional sermons; but the first thing from his pen which especially drew public attention towards him, was his first "Series of Letters to Archbishop Hughes," concerning which there was a general expression, not only of

decided approval, but of strong admiration, while yet their authorship remained a secret. These letters, as well as those which succeeded them, though addressed to a dignitary of the Romish Church, only contemplated him as the representative of Romanism, and were really designed to bring the light of truth in contact with as many of the members of the Romish communion as they might reach. No man could have written on that subject under greater advantages than Dr. Murray; for while he was perfectly familiar with the whole ground, and testified from out of the depths of a bitter experience, he knew by what avenues the deluded votaries of the system could be most successfully approached, and the lucid and sententious deliverances of his pen, already referred to, were fitted to lodge themselves in the mind both as a light and as a power. His letters to the Archbishop—some or all of them—have found their way, not only into most European countries, but into the heart of Asia, and are read in some four or five different languages. They are characterized by a force of argument, an aptitude of illustration, an earnestness of appeal, and often by a scathing sarcasm, that give them a decided prominence among standard works in the Romish controversy. If Dr. Murray's mission was more in one direction of public usefulness than another, probably it was like that of Paul, doing good to his brethren still sitting in the darkness from which he had escaped. And the immense circulation which his books on this subject have already gained would seem to be a pledge that they have as yet only begun to accomplish the work to which they are destined. But he did not limit himself to this particular field, but wrote several other works of great practical interest, upon every page of which the characteristics of his own peculiar mind are unmistakably impressed. His book on "Preachers and Preaching," published not long before his death, is full of common-sense and deep wisdom, and is admirably fitted to minister both to the dignity and efficiency of the pulpit. It would be well if every student of theology and every young minister in the land, to say nothing of those who are older, would read and inwardly digest this work, until they have become thoroughly familiar with its teachings and fully imbued with its spirit.

It is scarcely necessary to add, after what we have already said of the kindness and warmth of Dr. Murray's affections, that he never appeared to greater advantage than in the privacy of his own house. In the relations of husband and father there was a beautiful blending of love and dignity to render him one of the most admirable models we have ever known; and his friends who used to have the privilege of visiting him always reckoned the days spent under his roof as among the brightest of the year. He had a just appreciation of character, and did not admit persons to his confidence with undue haste; but when he had once recognised one as a friend, it was no easy matter to dislodge that person from his heart, and there was hardly any sacrifice which he was not ready to make for the promotion of his happiness or usefulness.

Dr. Murray's career was marked by extraordinary activity and usefulness. Some men, while they are very good at some one thing, and perhaps know how to ride a hobby at tremendous speed, are good for nothing else. Not so he. When he stood in the pulpit delivering God's message, or when he was ministering to the sick or the sorrowful, or performing any of his more private pastoral duties, or when he was giving direction or impulse to the movements of some ecclesiastical body, or when he was nerving his intellect and his heart for a desperate encounter with the man of sin, in any one of these cases you might have supposed that he had planted himself on the spot where, of all others, he was most at home; and yet at the bidding of circum-



stances he could occupy any other of those departments of duty with the same graceful facility and the same decided and desirable results. With this remarkable power of adaptation, and an industry that rarely has a parallel, both controlled by strong religious sensibilities and a deep feeling of obligation to the Master whom he was pledged to serve, it is not strange that the accumulated results of his not very protracted life exhibit an amount of service rendered to both God and man which it is rarely the privilege of the Church to record in respect to any of her ministers.

Notice some of the lessons suggested by this memoir.

First of all, every one, surely, must trace God's hand in Dr. Murray's remarkable life. The circumstances of his earlier years were to form an essential part of the preparation for the high stand he was to take, and the important part he was to perform in our American Church. Had it not been for his early experience of the cold horrors of Romanism, he never could have wielded such a pen of fire in exposing them; and had it not been for the unkind and almost savage bearing of that Grannard merchant, there is no reason to believe that he might not have lived and died in as deep darkness as either of his brothers. Surely God worked in a mysterious way to make out of material that seemed to promise so little that noble minister of the Gospel, whose name has become as a household word almost all over Protestant Christendom. Shall not such facts as these lead us to trust our God as well in the darkness as in the sunshine, and to wait patiently and reverently for the mysteries of his providence to develop their own explanation?

Another lesson this memoir impressively teaches, is the vast importance of that form of the charity of the Church which looks after the education of her indigent and promising sons. There was Nicholas Murray, with great natural gifts, with a warm and generous heart, and withal struggling into the kingdom of heaven, and yet doing his daily task like any other hireling boy at that great printing-establishment of the Harpers; and even though along with his regenerate nature there might come inspirations for higher usefulness, yet with them would naturally be associated the thought that he was a stranger in a strange land, and that he might well afford to be satisfied if he could earn his daily bread. But as God's gracious providence would have it, he fell in with some of the benevolent men in Dr. Spring's church, who, being struck with his intellectual superiority, as well as his decided demonstrations of Christian principle and feeling, offered themselves to him as auxiliaries if he would study for the ministry. We cannot say, indeed, what might have been accomplished by his own sanctified energies both of mind and heart, if no aid from without had been proffered to him; but there is no doubt as to the fact that these excellent men not only gave him the first impulse towards an education with reference to the ministry, but furnished the first facilities towards the carrying out of this object. He never forgot the debt of gratitude he owed them; and now that the beneficiary and the benefactors have met on a nobler field, where they can trace the results of that first movement in favour of his education by a brighter light, can we doubt that, in view of this experience, their hearts are knit together more closely, and drawn forth in offerings of more intense thankfulness to their common Father?

And why should not this example stimulate a multitude of others to go and do likewise? Young men in indigent circumstances, but of pious aspirations and great capabilities of usefulness, are scattered everywhere, and all that is needed in order to render them, perhaps, even pillars in the Church of God, is for the hand of Christian charity to be stretched out for their encouragement and help. Is not this an object worthy of deeper consideration, of more liberal offerings, than the Church has yet bestowed upon it?

Especially shall not those public institutions which contemplate exclusively this object find increased favour in the eyes of our rich men, who in consecrating themselves have also consecrated all that they possess unto the Lord?\*

Finally, what an example is Dr. Murray, to all young men and to all ministers of the Gospel, of vigorous and self-denying effort! The same heroic resolution, the same unflinching diligence, the same fearlessness of difficulties and obstacles which marked both his earlier and his later developments, if associated with the same high tone of spiritual feeling which he exemplified, would throw success and triumph into the path of any young man; and to the minister of the Gospel, of powers even greatly inferior to those which he possessed, they would be a pledge for extensive usefulness and an honoured name.

Let every reader learn what it is possible for one man to do, then settle the question each with himself whether he is labouring for God and the Church up to the full measure of his ability.

## Missions.

### REPORT ON FOREIGN MISSIONS, 1863.

CHINA.—Goodness and mercy still follow the Mission. Throughout the year, amidst uninterrupted labours, and notwithstanding the trying vicissitudes of the climate, the health of our dear brethren has been remarkably preserved. A timely visit to this country of Mr. Douglas has done much to animate the zeal of our own congregations, and to secure further sympathy in Scotland and Ireland. Our friends in Aberdeen are sending out a medical missionary to Swatow. The staff at Amoy has been strengthened by the arrival of a ministerial colleague, and the Committee have received from an office-bearer of our Church an offer of his services in any kind of missionary work, and in any part of China; an offer which they felt it

impossible to decline: whilst in China itself the Lord has been prospering his own work. At all the stations new members have been added to the Church; and self-governing, self-extending elements are more and more developed, well calculated to deepen our interest in the Chinese people, and encourage our hopes for their future.

At Amoy, as we have frequently repeated, the labours of our missionaries are carried on in such intimate and affectionate alliance with those of the Reformed Protestant Dutch Church of North America that it would be difficult to segregate the entire results of the respective agencies. Going over the following tabular survey, it will be sufficient to bear in mind that the first

\* We submit this lesson to the *conscience* of our readers, and beg them in the light of it to consider what duty requires of *them* with regard to the College of our English Presbyterian Church. Their more cordial and liberal support of it would, we cannot doubt, be pleasing to our Church's Head, part of whose work while on earth was the training of some of his followers for the work of the ministry.

We greatly desire that our London members would interest themselves more in the students while attending our College. It would delight us to learn that, as often as their studies permitted, our students were invited to the houses of our London members, and especially to those of the most influential. We are sure that not only the students, but our members themselves and the Church at large, would benefit greatly by the cultivation of such acquaintance, and by such practical manifestation of kindly interest. At present, as hitherto, the fact is, we fear, that our students are suffered to mature away out beyond the exterior of the life and sympathy of our local congregations; at least that they grow up rather *beside* them than *in* them. Must not the effect of this on the students and on the Church be chilling? Not the least important of the features in the training of the students ought to be such expression of the Church's kindly interest in them on the part of its local members.

three, and by far the largest stations, are under the immediate charge of the American brethren, and the last three are the special charge of our own missionaries. The new station of Chang-chew is under joint management, and E-mung-kang, superintended by our own brethren, does not appear in the list, as, at the close of the year, its members were nearly all on the Communion-roll of the congregations in Amoy, of which town E-mung-kang is to all intents a suburb. But at the end of January the Presbytery organized E-mung-kang as a separate congregation, with two elders, Pan and Chek-cheng, and two deacons, Khim and Seng-khien. At its first Communion there were thirty-four members present.

any way come between the missionaries themselves and the Committee or Board by which the respective Missions are administered at home; but for the management of local matters, for disposing of questions which may arise in the several congregations, and regarding which a Session may require counsel or control, and for the very important purpose of exemplifying in the most legitimate way ecclesiastical unity, it is essential that missionaries and native office-bearers should come together in some such capacity. The proceedings are conducted in Chinese, which is the only language understood by all the members of Court, and it is in Chinese that the minutes are kept. Three meetings have already been held. At the meeting in January, important business was transacted, affecting the first and second congregations of Amoy, both of which are under the immediate superintendence of the American Mission. Each congregation is desirous of the settlement of a stated pastor, and each has agreed to call a minister; the one congregation promising a stipend of fourteen dollars a-month, and the other thirteen. The calls were sustained, and the Presbytery agreed to meet on the 21st February, to proceed with the "trials" of the brethren thus elected. As these proved satisfactory, Sabbath, the 29th of March was appointed as the day for their ordination.

STATIONS.	No. of Members, Dec. 31, 1861.				Total of Members, Dec. 31, 1862.
	Received during the Year.	Deaths.	Excluded.		
Amoy, 1st Church . . . . .	122	25	6	2	138
Ditto, 2nd ditto . . . . .	89	11	0	0	100
Chioh-Bey . . . . .	51	4	1	1	53
Chang-chew . . . . .	..	16	0	0	16
Pechuia . . . . .	27	5	0	0	32
Bay-pay . . . . .	37	3	2	1	37
An-hai . . . . .	29	4	2	0	31
	355	68	11	4	407

Adding the thirty members at E-mung-kang to the thirty-two at Pechuia, the thirty-one at An-hai, and the thirty-seven at Bay-pay, it will thus be seen that in the stations for which our missionaries consider themselves more especially responsible there are at present one hundred and thirty Church members.

Following the example of the two congregations in Amoy, which are under the spiritual oversight of a consistory or session, our congregations at Bay-Pay and Pechuia also chose faithful men of their own number as ruling elders; and as all the elements of Presbyterian organization thus existed, a further step was taken last April, when a Presbytery was constituted at Amoy by mutual consent, consisting of all the American brethren and our own, as well as representative elders from the several congregations. Its name is neither the Greek "Presbytery," employed in this country, nor is it the Latin "Classis," which has long been used in Holland; but it is "Tai-tiong-lo-hoey," or "great meeting of elders," genuine Chinese, and a hopeful earnest of the facility with which our representative and consultative system of polity will find its way among a sensible and self-governing people. Of course, it is not intended that this Presbytery should in

We are hopeful, that on consideration, our brethren in America may allow their missionaries in China to continue the present arrangement, at least until such time as it is found that actual difficulties arise in the way of carrying it out. "Behold, how good and how pleasant it is for brethren to dwell together in unity!" And there are few brethren towards whom we feel a closer affinity than the members of that Church which was represented of old by Gomarus and Witsius, by Voet and Marck and Bernard de Moore; and whose Synod of Dort preceded in time and pioneered in doctrine our own Westminster Assembly. Like them we love that Presbyterianism and that Calvinism which we hold in common, and we wish to carry them wherever we go; but we fear that it would not be doing justice to either, and that it might compromise that name which is above every other, if on the shores of China we were to unfurl a separate standard. We would, therefore, not only respectfully recommend to our own Synod to allow its missionaries to unite Presbyterially as well as practically with the brethren of the Reformed Dutch Church, but we would express the earnest hope that the Synod of the sister Church in America may find itself at liberty to extend to its missionaries a similar freedom.

At Swatow the field is very difficult, and the work was long discouraging; but the labourers who a short time ago went forth weeping, are now bringing back their sheaves. Last year our brethren there, Messrs. Smith and Mackenzie, had only eight converts under their charge. Since then twenty adults have been received into the Church's fellowship, and, adding ten infants who have been baptized during these two years, there is now a Christian community of nearly forty members. Of the adults nineteen belong to Yam-chow, a small town twenty miles north-east of Swatow, and nine belong to Tat-hau-po, a much larger town to the south-east. None of them reside in Swatow proper. With much affectionate anxiety do our brethren watch over these two little flocks, surrounded by a population of rude and lawless heathen; and they themselves, often residing for weeks or months together in towns to which no European ever penetrates, are well entitled to our especial and prayerful remembrance. May they have an abiding and sustaining consciousness of that Master's presence in whose name they have gone forth and whose work they are doing!

Last Synod recognised as a minister of this Church the Rev. Hugh Cowie, who had once been a student at our college, and who, after labouring for a short time at Shanghai in the service of the London Missionary Society, was constrained to come home on account of the failing health of Mrs. Cowie. At the time when he applied for the status of one of our Church's ministers, Mr. Cowie had little expectation that it would ever again be his lot to labour in China, but owing to a sudden and decisive improvement in the health of Mrs. Cowie, they were led to turn their eyes wistfully to the land they had left. Accordingly, and having first ascertained that the London Missionary Society would not send him out again, Mr. Cowie offered his services to this Committee, accompanying the offer with the stipulation that, in the event of Mrs. Cowie being under the necessity of returning within the next three years, the expense should not be borne by the funds of the Mission. In view of this proviso, and through personal acquaintance and ample testimony knowing well Mr. Cowie's devotion to the work, the Committee could not but accept his services, all the rather that he possessed the rare qualification of having already resided in China long enough to acquire one of its dialects. Mr. Cowie arrived at Amoy on the 28th of January, to the great relief and rejoicing of Mr. Burns and Mr. Swanson, who were beginning to feel overwhelmed with the work of their numerous stations.

As the Synod is aware, direct medical agency has not hitherto entered into our Church's plan of evangelization; but at the close of last year, the Committee, as already indicated, received an offer which, although he was a medical man who made it, they could not refuse. A gentleman who had passed with high distinction through the undergraduate course at the University of Edinburgh, and who was filling with admirable efficiency the post of resident physician in the general hospital at Birmingham, and who was besides a zealous member of Broad Street Session there, came forward and expressed his willingness to proceed in any evangelistic capacity to any part of China. On the part of Dr. Maxwell the sacrifice of comfort and of professional prospects is very great; but it is a cause for rejoicing to find men still ready to lay on the altar fame, income, and the attractions of science, and for Christ's name's sake prepared to go to regions as remote as Amoy or Formosa.

Mr. Douglas arrived in England last August. Happily, his health had stood the climate of China well, and it gives us great pleasure to see him again in our midst as vigorous and energetic as ever. We should have been glad if, during this visit, he had been able to rest; but this has been prevented partly by the natural desire of many to see and to hear him, and still more by his own anxiety to awaken a deeper interest in behalf of China. Besides preaching many sermons, and delivering numerous addresses in Scotland and Ireland, he has visited most of the congregations within our own bounds; and from the meetings which he has held with the students in Edinburgh, Glasgow, Aberdeen, and St. Andrew's, as well as with the students of the Irish Presbyterian Church in Belfast, and of our own Church in London, we cannot help hoping for good results to the Mission in the form of further offers of personal service.

But such offers we shall only be able to accept in the event of a larger income being placed at our disposal. Our funds are now exhausted, and to maintain the Mission in its present strength will require from £600 to £800 a-year more than the Treasurers are at present receiving. Our friends in Scotland have performed their part with a noble zeal, and, in addition to the two brethren whom they entirely support, and Dr. Gauld, who is going out at the sole charge of the Association in Aberdeen, they are now prepared to send an additional ministerial labourer. Nor will the gifts of our own people be wanting. All that is needful is that they should know, and from time to time be reminded, that no Church has a more encouraging field, or a more devoted band of labourers. In the

words of the Edinburgh Report, "The inhabitants of the Amoy district are hardy, intelligent, enterprising; the best of Chinese sailors, and most successful of emigrants. Their foreign trade and foreign travel have long ago modified their national prejudices against strangers. Compared with most of their countrymen, courageous, manly, independent, and the last to bend their shoulder to Manchu bondage, they have been the first to receive the yoke of Christ. Considering the limited time and the amount of labour bestowed, we know of no modern Mission which has yielded fruit so ripe and abundant."

INDIA.—It was in the beginning of April, 1862, that the Rev. Behari Lal Singh, having arrived at Rampore Bauleah, accompanied by three native Christian teachers, opened the first school. It assembled in a thatched bamboo shed, and on the first day mustered ten pupils. These soon increased. Invitations came from other places in the neighbourhood, and on the 19th of July, the state of the schools was as follows:—

	On the Average Roll. attend- ance.	
Two schools at Nabob- gunge . . . . .	50	40
Two at Talaimani . . . .	116	90
One at Kapasia . . . . .	40	35
One at Nowhatta . . . . .	38	35
Two female schools at Rampore Bauleah . . . .	16	16
	<hr/>	<hr/>
	260	216

These schools have been examined by the Lieutenant-Governor, Mr. Beadon, and repeatedly by the assistant magistrate, Mr. Murray, who speaks in the most favourable terms of their efficiency. To the schools at Talaimani one friend has promised a contribution of fifty pounds a-year, and so successful have they been, that some Hindoos have started a rival establishment; but from this we apprehend no injurious result.

Besides conducting a service for Europeans on the Lord's day morning, Behari preaches to the natives; and during the last cool dry season, he and the Christian assistants spent some weeks itinerating the district, preaching the Gospel, and distributing Bibles and tracts. They had often large audiences, and were received with civility; but the inhabitants are extremely degraded and ignorant, and often lamented their want of capacity for the things which were spoken unto them.

Besides the intellectual and moral debasement of the people, in a district like Rajshai serious difficulties are encountered from circumstances of which here at home we are happily ignorant. Some localities

are extremely unhealthy. In February, the Nowhatta School had to be abandoned, owing to the insalubrity of the district, and in its stead another was opened at Bhagwan-golah, with an attendance of fifty boys. At one time three native assistants were laid aside, prostrated by fever; and when the Mission party first arrived, cholera was raging. Out of twelve labourers employed in erecting a school hut at Nabobgunge, four were carried off by this pestilence in the course of three days. A tempest followed, in which many lives perished; and a flood of the Ganges carried away so much of the village of Rampore, that the Government have resolved on removing their offices to a more secure locality, three miles distant. Even venomous reptiles are a source of some danger. At the period when they chi-fly about, thirty natives were reported to have died of their bites, and three cobras were killed on the Mission premises.

Happily, there has been hitherto little expended on buildings in this locality—not more than a hundred pounds; and in incurring further outlay, the Committee will be very much guided by the advice of those friends in India who have consented to give counsel and oversight in this and other matters; viz., Brigadier Colin Mackenzie, Mr. Macleod Wylie, and Dr. Duff, in Calcutta, with Mr. Murray and Dr. Shucore at Rampore Bauleah. Our present impression is that Nabobgunge would be the best site for a central school and a missionary residence.

The friends through whose generosity this Mission was started, have hitherto defrayed all its expenditure; but it is earnestly hoped that a sufficient and suitable outlet will soon be found for the Church's own offering towards Indian Evangelization.

CORFU.—For nearly nineteen years Mr. Charteris has held his post at Corfu, and to the military population more especially, his labours have been largely blessed. The possible transference of the Ionian Islands to Greece involves in some uncertainty the future of this Mission: in the meanwhile, Mr. Charteris pursues his labours with undiminished assiduity and acceptance, and every year adds to the weight and influence which his well-known name carries, not only in Corfu, but wherever along that Mediterranean coast the Gospel is known and valued. We have little doubt that, in the event of the cession of the Ionian Isles Mr. Charteris will pay his long-deferred visit to his native land; in which case the Committee will have opportunity to confer with him as to the best sphere on which to bestow his further labours.

After a discontinuance of several years,

the school for Jewish girls has been reopened. It is as much needed as ever; a considerable desire had been expressed for its resumption; and we hope that it may receive the support of those ladies throughout the Church who formerly sent their contributions, and who so greatly regretted its cessation.

### CHINA.

In a letter to Mr. George F. Barbour, dated Yam-chau, 23rd February, 1863, Rev. George Smith writes:—

“During the last few weeks I have had the pleasure of being here, and yesterday was privileged to baptize five adults and two children. Of these adults two were men, who have long been hearers. One of them, Lim Kheng Hua, has been attached to us from the beginning, but never had courage till lately to come forth decidedly on the Lord’s side. He had for some weeks past, however, come out and separated himself from all sinful rites and customs, whether idolatrous or ancestral, and laid himself entirely open to the hatred, reproach, and persecution consequent on such a step. He had already counted the cost, and the Lord has evidently stood by him, making him a joyful and humble believer. Of those belonging to the village who have joined us, he has perhaps the best social position. His name has been erased from the family register kept in the ancestral temple; but he is enabled to rejoice, because his name has been written in heaven in the Lamb’s book of life. Previously he used to pray, but he could not find utterance, his heart and his tongue were alike bound; but now his tongue has been loosed and his heart enlarged; and truly it is refreshing to join with him. He used to be treasurer of ancestral funds, in which many of his clan had a share, but had given up all connection with that business because it involved him in sin; and he has now been entrusted with the funds collected in the church on the communion Sabbaths.

“The name of the other man is T-hien-Sek. More than twelve months ago I wrote of him as a hopeful man who had heard the truth at Yam-chau, and was worshipping God at P-hoo-Guan, to which he had gone in search of employment, owing to the feud at Yam-chau. He has been mostly at the village just mentioned during these troubles; and while always retaining the truth in his mind, and to some extent following it, yet never decidedly abstaining from work on the Sabbath. For more than a month he has been laid aside from work, owing to a sore foot; and this trouble has been the means of bringing him again under hearing

of the Gospel, thus leading him to resolve to follow the Lord fully, and to trust in him to care for his body as well as for his soul. He belongs to a village near the Foo City.

“Of the three women two belong to Yam-chau, the third came from a village called T-hun-Pou, some six or seven miles to the north. This woman last referred to has been worshipping the true God for about a year and a-half. A-ki and I visited her village some few weeks ago, having heard that there were some in it who worshipped God. The villagers soon informed us that this woman believed our doctrine, and she herself came forward, readily confessing herself a follower of the Saviour. Her husband is known as a very wealthy man, and this fact, perhaps, together with her own thorough decision, may account for the deference with which her heathen neighbours seemed to regard her. We invited her to visit Yam-chau at this communion season. She came on the Saturday; and as we found her well acquainted with the fundamental truths of the Gospel, and practising what she knew, keeping the Sabbath, and having no connection with idolatry, we had no hesitation in complying with her own desire to be baptized; her youngest son was baptized along with her. Two other women, mother and daughter, came along with her: both seemed sincere inquirers, and very hopeful, yet their case was scarcely so clear as to warrant their admission to church fellowship. May the Lord instruct them, and open up the way for their being received on an early occasion. The old mother, some sixty-six years of age, from a distance of ten or twelve miles, remains for a few days to learn more fully the way of salvation. Our dear sister Wang Sim has been the honoured instrument in conveying the Gospel to these women. “He shall cause them that come of Jacob to take root: Israel shall blossom and bud, and fill the face of the world with fruit.”

“There is the prospect of organizing a school here this year. A young man who has acted as Mr. Mackenzie’s teacher during the past year has been engaged as teacher. Our present premises are getting too strait for us; however, by God’s blessing, we have the prospect of obtaining more room.

“We have not been without opposition from the enemy here; and yesterday there was an organized attempt to disturb us, but the adversaries were discomfited. On the whole we seem better treated by our neighbours than the Christians in Hok-kien have been in regard to places of worship.

“What matter of gratitude it is that Dr. Gauld has been appointed. The sooner another missionary can be sent out the

better. To turn to good account the services of a medical missionary, we ought to get another for purely missionary work. Pray for us, for converts, inquirers, and especially for a native agency suited to the work."

Mr. Swanson writes from Amoy, date 4th March:—

"This is the first month of the Chinese year, and trouble has been arising at more than one of our stations."

"The Chinese new year is a time of special idolatrous service during a period of fifteen days.

"On Monday Mr. Burns and I were sent for in all haste to assist our members in E-mung-kang. An idolatrous procession had entered the house of Choe (one of the boatmen of the Gospel-boat) and a demand was made for money for idolatrous purposes. On the refusal of money for such purposes a quarrel was raised and a mob collected, the idol was thrown down and left in the court-yard. The Christians were afraid that the house would be attacked and plundered. Mr. Burns and I went down, and after examining into the circumstances we went to the mandarin's office; after some delay the idol was carried off and peace restored.

"Last night we heard that on Sabbath last an idolatrous procession had entered the new chapel at *Chang-chew*, and demanded money, on refusal of which a crowd was soon collected and an attack made on the chapel. The railing in front of the door was broken, and the outer doors injured; but the mob did not succeed in breaking in.

"Mr. Burns left at daylight this morning; he has got to Chioh-bey, and, along with Mr. Rapalje (who was already there), was to start this afternoon for the city (of *Chang-chew*) to bring the matter at once before the mandarins. By the latest news the mob still continued to annoy.

"Pray for our poor afflicted Chinese brethren in this the time of their trial.

"The Cowies are all well; Mr. Cowie working at the language. The Blanvelts (a new American missionary and his wife) arrived here at the end of February.

"From the present state of matters

I hope that the Anhai chapel is about being secured on something like a sure and permanent foundation."

Mr. Swanson writes again, date 12th March:—

"Mr. Kip, one of the American missionaries, and I left Amoy on Thursday the 5th inst. for Khi-boey. We got to Pechuia pretty early, and immediately embarked on the river Gospel-boat for Kwan-jim, arriving there at 3 p.m. Midway between Pechuia and Kwan-jim we met our preacher and one of the Khi-boey brethren coming down in all haste to Amoy. It seems that on Wednesday (the previous night) a hot and fierce persecution broke out against the Christians. The whole village leagued together and determined to drive one of the Christians out. They succeeded in getting the landlord of his house to eject him. He got refuge in the house of another of the Christians. The man who received him was then turned upon, his house stoned and otherwise abused. This was still going on when the preacher left.

"After meeting with them and hearing this sad tale, we doubted for a little what we should do. I had an elder from Amoy and another from Pechuia along with me, and we all sat down to consult upon what should next be done.

"Mr. Kip and I at last decided the matter; we felt that the path of duty was to go straight on. The boat's head was again turned up the river and we were soon anchored at Kwan-jim, where we rested for the night.

"Early next morning we started for Khi-boey. After walking for full ten miles we arrived at a large village called Tung-kio about 3 p.m. We took up our quarters in a Chinese inn, and, after consultation, we dispatched the preacher I-kim and our Khi-boey brother to Khi-boey, telling them to send us at once the latest news. Khi-boey lies at the distance of about five and a-half miles from the place we had thus made our head quarters. Towards night one of the Khi-boey Christians arrived at our quarters, telling us that the persecution was still going on, but he was hopeful and joyous notwithstanding all. He himself was the man who had been driven out of his house, and

against whom his fellow villagers had leagued. He staid with us all Friday night, and on Saturday morning we proceeded together to Khi-boey.

"After arriving we found there was no place in which we could meet together, and we adjourned to the hill-side, and under the shade of a magnificent tree we met for worship. I wish you could have seen us all there. For myself the scene had peculiar charms. I thought of the days when in my own dear country the people of God were so compelled to meet under the canopy of heaven.

"You know I had never been at the place before; this was my first visit there. I found that there was evidently a work of grace going on. The elders, Mr. Kip, and myself, unanimously agreed that four if not five men should be baptized, but we delayed; we preferred coming back to Amoy and getting the opinion of our brethren, and then proceeding soon again to baptize and dispense the Communion. There are in all fourteen persons, male and female, who seem deeply in earnest about their souls. This number seems to me to be a safe one to give you. We returned on Saturday night to Tung-kio, and on the Sabbath morning went again to Khi-boey. Our Sabbath services were again conducted under the shade of the large tree.

"I should have mentioned that from the time of our arrival the persecution ceased, and all seemed to be quiet. I hope the Lord will give his people peace. They have stood a severe test already, and I hope they will continue firm and steadfast to the end.

"I got back to Amoy on Tuesday morning. In looking back over this journey I do not know well how to express my gratitude to God for all his goodness. Not one dared to lift his hand against us, and an opportunity of preaching by the way was of the very best kind. We found the Christians strong and cheerful in the midst of fiery trial, and a new and wide field opened up to our mission.

"I was most anxious to go on to the large city of Chang-poo, but I had not time. It lies at a distance of about six miles from Khi-boey. I hope to go on there on my next visit.

"Mr. Burns returned from Chang-chew on Tuesday. He has made a

complaint before the magistrates, and all there at present is quiet."

The following letter has just been received:—

"Amoy, March 26th, 1865.

"MY DEAR DOUGLAS,—Since I last wrote to you I have paid a visit to Anhai. Mr. Burns and I went there together; and notwithstanding some things rather trying, we spent a very happy time with the brethren there. I am sorry to say that from some news given me on the day of my arrival, I was forced to appoint a meeting of the church members for the purpose of disciplining one of their number. The erring one is A-To, of Chan-chung. It seems that he was set on by his fellow-villagers for his share of the cash expended during the first month for idolatrous purposes. He strenuously resisted the demand, until a number of the wilder fellows in the village surrounded the house and *threatened* him. He yielded, and paid the money. In the circumstances there was only one course open—we suspended him from church membership.

"As regards the chapel, I hope some progress has been made in the right direction. Mr. Burns has had a great amount of labour and trial in connection with its adjustment. However, you may have some notion of what has been done when I tell you that we have begun to repair one part of it. During my stay in Anhai I paid a visit to Khoe-bey and Chan-chung. Old Kang-peh in the latter village is very poorly indeed. I doubt if you may ever see him again. He is quite happy and peaceful, with his hope firmly fixed on the true and sure foundation. He seems grieved at the error of his son A-To. Mr. Burns and I returned from Anhai on Monday.

"On my arrival I found that I-Kim and one of the Khi-boey brethren had arrived in Amoy from Khi-boey the day I left. They had come to tell me of a new and more violent persecution which had broken out immediately after I had left them, and all because they would not contribute to idolatrous services. As I had been there last, Mr. Burns has gone to find out the real state of matters, and to see if anything can be done to relieve the people from their oppressions. E-mung-kang and Chang-chew are all quiet.

"W. S. SWANSON."



## INDIA.

THE following letter, with its accompanying journal, will be read with interest. The letter is addressed to D. Matheson, Esq.

“Rampore Bauleah, 17th February, 1863.

“MY DEAR SIR,—Since I last addressed you I have been chiefly engaged in preaching and distributing the word of God to my countrymen. A wide door, and I trust an effectual, was opened up for proclaiming to them the unsearchable riches of Christ. We spoke to them sometimes in Bengali and sometimes in Hindustani, and but once or twice in English. The scene of our operations embraced a number of populous villages situated on the immediate banks of the Ganges and Mahananda, which intersect the district of Rajshai. Our audience consisted chiefly of the illiterate portion of our countrymen; but we found in some villages Hindu and Mohammedan priests who could read and hold with us a discussion on religious and philosophical subjects. I wish I could write to you of more decided progress in this important department of missionary labours; but a longer time and a greater number of missionary agents are necessary to ensure visible success in this than in the educational department. The effects of Christian teaching in a school which contains a definite number of youths who daily assemble to receive Bible education, will strike even the most casual and superficial observer; but a preacher who has to deal with thousands and tens of thousands of adults who are changing and shifting every moment of the time to which his address extends, and whose minds, moreover, are stereotyped as it were with gross ignorance and the most abominable idolatry under the sun, needs a large stock of patience and perseverance, skill, and adroitness. It will demand, humanly speaking, many years, and a larger proportion of preachers, before any visible and tangible effects are produced among the millions of the heathens of Rajshai and the neighbouring districts. A journal of our recent tour is kept, and will be forwarded to you in due time. Our mission schools, after being closed for a fortnight, were re-opened the other day. The majority of our pupils reappeared in their proper places, while there were a few new candidates for admission. Last year was a sowing season. God grant that the present year may be a reaping one. From Mr. Murray’s letter, which I sent to you last month, you will have formed an opinion of our educational operations. The school at Talaimani has been so successful in imparting religious knowledge that a few bigoted Hindus have been alarmed, and set up a small opposition school; but the success will depend upon

the skill and management of its teachers, and the efficiency of their system. The immediate effect of this hostile movement has been that some of our promising pupils, whose minds were saturated with truth, have left us. The day of their visitation has, I believe, not as yet come.

“I am affectionately yours,

“BEHARI LAL SINGH.”

The journal of the native agents in connection with the Bengal Mission of the English Presbyterian Church:—

“Believing that itinerancy is of some importance in a district like Rajshai, we availed ourselves of the cold weather for prosecuting such labours. Our journey embraced some populous villages situated on the banks of the Ganges and Mahananda, which intersect the district.

“Having on the 23rd of December, 1862, furnished ourselves with a good stock of Bibles and religious tracts, we proceeded to Hababgunge, where we saw a number of pilgrims had assembled for the purpose of bathing in the Ganges. We had not been long in the village when they asked for some books. Before complying with their request we read the substance of a tract entitled ‘The True Refuge,’ which contains among other things some proofs drawn from their own books against the religious practice of bathing in the Ganges, such as ‘that man, whose heart is impure, if he rub his body with a mountain of earth, and wash himself in the whole water of the Ganges until death, yet shall he not be clean nor freed from his sin.’ Some of our congregation attempted to defend the practice on the principle of ancient custom, but yielded their point when it was shown how Ganges, according to Hindu books, was more wicked than her worshippers, inasmuch as she had killed some of her own children and abandoned her husband. Another of our audience who had quietly listened to and agreed with us, quoted the saying of one of the most celebrated Hindu sages: ‘The Ganges water cleanseth not him who continues in sin.’

“24th.—At daybreak we crossed the river, and then travelled through a long sand bank, and came, at the end of six miles, to Bhagwanganah, which is a large town constantly visited by native traders from different parts of the country. To meet its educational wants, there has never been any school except our own with an average of fifty or sixty pupils. Here we stayed for several days, and spoke to the inhabitants of the wonders of redeeming love, of what the Lord hath done for us, and what he is willing to do for others.

“30th.—In the morning we set out and came to Birparah, where we obtained a

good congregation. The subject of our address was the incarnation of Christ. In the afternoon we preached Christ as the only way of salvation. One of our congregation, a Mohammedan, indignant at the preaching of the Gospel, spoke blasphemously of the birth of our Lord. Happily, he was ashamed of his conduct and walked off.

"31st.—We set out at one in the afternoon and travelled through the valley of the Ganges, a country well cultivated and full of villages. Generally speaking, the villagers are affable and kind to travellers who may pass through their villages. We had no lack of audience, as our countrymen, on the whole, were willing to listen to our instructions; but we found considerable difficulty in making them understand our message. For instance, when we endeavoured to awaken their fears by telling them that they are sinners, and that God shall punish them unless they repent, they calmly replied, 'Whatever God has willed will come to pass. We have no thoughts beyond the objects which surround us; go to some people who can read and understand you; as for us, we are scarcely better than the cows about us.' Who does not wish to see the rising generation trained up in the knowledge and fear of the Lord? Would that Christians who derive their fortunes from the sweat of the Bengal peasant put their hands and hearts to the holy and charitable work of raising them from their mental and moral debasement.

"January 2nd.—Set out early in the morning, and came, at the end of ten miles, through a cultivated country, to Hoodrapore, Hababgunge. This place is large and populous. The principal bazaar contains almost a hundred shops, visited by native boatmen from different parts of the country. We dropped alongside of several of the boats and spoke to a number of boatmen, who may carry our message to remote parts. At midday we read a tract entitled 'Reasons for not being a Mohammedan,' to a congregation of Mohammedans. They listened to us with apparent attention. Some few of them accepted our books.

"4th.—At daybreak we went up the river Mahananda, and travelled along the banks, our way to the interior being shut up by sheets or morasses which have lost connection with the parent stream. After giving away a few books to some travellers who could read, we came to Choukarmari, where we addressed a number of Mohammedans. They believed that Jesus Christ was simply a prophet, conceived by divine breath and not crucified. Our discourse consisted of arguments for the Divinity of Christ and the personality of the Holy Ghost, and the necessity for the regeneration of our hearts. We are not sure that we made an impres-

sion upon them; but we secured the attention of the unsophistical portion of our congregation.

"6th—9th.—English Bazaar, or Malda, is a subdivision of the Rajshai district, of which it occupies the western extremity. It was once famous for its manufacture of silk and cotton; but the improvements made in Europe in the art of weaving and dyeing have superseded its trade. This district is celebrated for the mango plantations of the most delicious kind. We staid in Malda for two or three days, and read to its inhabitants Dr. Wilson's tract on Hinduism, and afterwards reasoned with them on the beauty of the Gospel method of salvation. A few miles to the south of this station are the remains of Gour, the ancient capital of Bengal. There is nothing now but the shadow of its ancient splendour. The road to Gour lies through a thick forest of mangoe and date trees, which is intersected by large tanks or morasses swarming with alligators and other loathsome reptiles. This gloomy and monotonous sight is occasionally relieved by the call of the peacocks and the leaping and springing of the wild monkeys from tree to tree. The tanks seem to be a congeries of broken narrow channels, winding among low lands, which probably were the ancient bed of the Ganges.

"11th.—We arrived at Godagarry, which is a subordinate police division of Rajshai, and stands at the confluence of the Ganges and the Mahananda. We called on some of the principal men of the village by whom we were kindly received. After some conversation on the population of the district, and the state of education among them, we declared the Gospel method of salvation. The head men of the village quietly listened to us and received some of our books, but a bigoted Brahmin said: 'Though you bring a thousand arguments in favour of your religion, I will not embrace it.' At sunset we continued our journey, and travelling through a fine cultivated country, came to the ruins of Saharanpore, where we rested till next day. In the forest to the north of this village there are fine Indian trees, so that a traveller could not desire a pleasanter place to pass his time than amid the cool and fragrant solitudes, if the rank weeds and bushes did not shoot up in every corner that is not under cultivation and harbour tigers and other destructive animals. Saharanpore is now in complete ruin and desolation, owing to the occurrence of the dreadful hurricane in March, 1862. Scarcely any vestige remains of the numerous huts with which this place was crowded. The loss of life, so far as we were able to gather on the spot, was immense. Verily we have been

made to feel the terror of the Lord. May his voice which breaketh the cedars and shaketh terribly the earth, speak with power to the hearts of the children of men!

"14th.—We set out with the day, and passed through some villages, where we gave away our books, and rested at Borgachy. The native huts are buried amid luxuriant mangoe, jack, and tamarind trees, which screen their females from public view. They usually consist of mud walls, closely huddled together. In a country infested with tigers and robbers, solitary cottages would be insecure. The closeness of the numerous huts and farms, with the luxuriant growth of the weeds and bushes, obstruct the ventilation of the country, and retain an unwholesome quantity of moisture. At Borgachy we addressed a number of our countrymen on sin and salvation. We set out again at mid-day, and passed by Premtolah, whose inhabitants received our books. At sunset we returned to Kampore Bauleah, where we remained for three days. Hitherto our congregations consisted chiefly of the illiterate portions of our countrymen, but our audience at the capital of Rajshai was composed of educated young men who had read the books of the infidel Europeans. One of them regarded the principles of geology as hostile to Divine truth. We showed him that, like other branches of natural science, geology, when better understood, would be a fruitful source of evidence as to the existence and perfections and plans of Jehovah. Another thought the arguments of David Hume against the Christian miracles unanswered and unanswerable. We told him how they had been triumphantly refuted by Drs. Campbell and Chalmers as a piece of ingenious sophism. Before leaving Bauleah, we met with an intelligent native doctor, who appeared to be more of a Deist than an idolater. He had read the New Testament while he was a pupil of a missionary school in up country. He was going down to Calcutta. I gave him a copy of the Holy Bible, which he was desirous of obtaining. God grant that he may become a sincere disciple of the Lord Jesus.

"18th.—We set out at daybreak, and came to a small village opposite to Sirdah, which contains Mr. Watson's factory. It being late in the evening we did not succeed in collecting a good congregation. We spoke to a few boatmen on sin and salvation.

"19th—26th.—From this place to Koos-tea we passed through a number of large and populous villages, and gave away a few books. The natives treat the missionaries with civility, but there is such a lamentable dearth of the commonest knowledge of reading and writing among them that, humanly speaking, it will take many years and

a large number of evangelists to make an impression upon them, for sermons preached annually by one or two men are too few and far between to produce permanent effects on so dense a population, constantly changing and shifting, and stereotyped as it were with the most abominable idolatry under the sun. As illustrative of this statement, I may mention that many of the respectable part of our audience said that they ate, slept, and worked like the bullocks around them; that like these animals they had no fears or hopes in the world to come, and that intelligent and educated men only ought to stretch their thoughts beyond this world. But all this should only stir up and stimulate us to be up and doing, in humble dependence on God our heavenly Father. Then shall the weary be refreshed, and the thirsty soul be satisfied; the wilderness and the solitary place be glad for them, and the desert rejoice and blossom as the rose. May God bless and pity us, shine on us with his face, that his way may be known in all the earth, and his saving health among all people. At Koos-tea I met one of the converted Jews who, along with several of his companions, was baptized by Dr. Duff in 1844. As he did not understand Bengalee or English, but Hindustani, I was the medium of communication between him and the missionaries. It is satisfactory to find that his demeanour has been hitherto marked with sincerity and firmness. There are great blessings yet in store for Israel, and we know also that the time when Israel is blessed will be the time of greater blessings to the Gentiles."

## Collections and Donations.

### FOREIGN MISSIONS.

Newcastle-on-Tyne, Trinity, a few friends, per Mrs. Susan Archer	£2 2 0	
Sabbath School Children	3 8 6	
		£5 10 6
Sunderland, Monkwearmouth—Collection		3 13 0
South Shields, Laygate—Collected by Margaret Dalziel		0 14 2
Manchester—Donation of Robert Barbour, Esq.		20 0 0
Manchester, Grosvenor Square, per Rev. Dr. Munro, Donations from Alexander Fraser, Esq.	5 0 0	
James Parlane, Esq.	5 0 0	
		10 0 0
Ancoats, Chalmers Church—Collection	21 10 0	
Liverpool, Canning Street—Collection	12 4 6	
Rockferry—Collection	21 5 6	
Ditto, Sabbath School	1 2 9	
		22 8 3
Crewe—Collection (1862)		0 13 0
Jersey—Donation, Rev. A. J. Murray		1 0 0

Bournemouth—After Meeting addressed by Rev. Carstairs Douglas . . . . .	£3 14 0	
Ditto, Sale of Flowers from Mr. Carter's Garden . . . . .	5 0 0	£8 14 0
Woolwich—Collection . . . . .	8 0 0	
Ditto, Sabbath School Col- lection . . . . .	2 0 0	10 0 0
Chelsea—Donation from Dr. Stewart . . . . .	A. S. 2 10 0	
Dalston—Collection . . . . .	8 8 0	
Marylebone—Collection . . . . .	38 18 6	
Ditto, Dr. Reid's Subscrip- tion . . . . .	1 1 0	39 19 6

JAMES E. MATHESON,  
Joint Treasurer.

77, Lombard Street, London, E.C.

## Presbyteries' Proceedings.

### PRESBYTERY OF LANCASHIRE.

THIS Presbytery met in St. George's, Liverpool, on the 6th of May. Of the members there were present the Rev. J. C. Paterson (Moderator), the Rev. Messrs. R. H. Lundie, James Paterson, J. R. Welsh, D. Henderson, J. M. Ross, M. A. Halkett, John Clelland, W. M. Gill, S. T. Dickenson, J. Gordon, G. Johnstone (Clerk); Messrs. John Nichol, W. Brown, J. Sorley.

After transacting routine business the Presbytery made choice of the Rev. Messrs. J. C. Paterson, R. H. Lundie, and G. Johnstone, and Messrs. R. Lockhart, W. Brown, and G. Stewart, to represent them in the Commission of Synod. Mr. Lundie laid on the table the plans of the new church about to be erected at Fairfield, Liverpool, and reported that about £1,200 had been subscribed towards the erection. The Presbytery highly approved of the plans, and commended the new church to the sympathy and liberality of friends. A call from Heath Street, Liverpool, was laid on the table in favour of Mr. John Thomson. On the motion of Mr. Lundie, seconded by Mr. Henderson, the call was sustained. Mr. Thomson being present accepted of the call, and the usual trials with a view to ordination were prescribed to him.

Mr. William Elliot, who has finished his course in arts and philosophy, and is about to enter the Theological College in London, appeared, and was examined. Mr. Elliot acquitted himself in the several branches to the entire satisfaction of the Examiners, and his trials were sustained with much approbation.

The Clerk read extract minute of Synod, granting to Swansea the *status* and privileges of a congregation in connection with the Presbyterian Church in England, and

the ministers in Manchester were appointed as an *interim* Session.

Messrs. Lamont and Wallace appeared as a deputation from the newly formed congregation at St. Helen's, gave a very encouraging report of the success that had attended the effort to raise a Presbyterian congregation, and requested to be recognised as a preaching-station. Several members of the court, who had preached at St. Helen's, also bore testimony to the necessity that existed for a Presbyterian congregation, and to the success that had attended the effort. It was unanimously agreed to grant the request of the deputies. The Clerk read extract minute of Synod, granting the prayer of the Rev. John Greener (formerly a minister among the Congregationalists) to be admitted as a minister without "cure of souls," into the Presbyterian Church in England. Mr. Greener, after giving satisfactory answers to the usual questions, was formally recognised as a minister of the Church.

Mr. Lundie gave notice that at next meeting he would call attention to the instructions issued by the Synod to form associations in all the congregations of the Church.

The Presbytery adjourned, to meet in St. Andrew's Free Church, Manchester, on the first Wednesday of July.

### PRESBYTERY OF NEWCASTLE.

This Presbytery met in the John Knox Church, Newcastle, on the 12th May, at ten o'clock, a.m., and was duly constituted by the Moderator.

Present: the Rev. John Brown, Moderator; the Revs. P. L. Miller, T. W. Brown, and J. Reid. The minutes of last meeting having been read, there were laid on the table and read Elders' Commissions from the Sessions of Blyth, John Knox, and Trinity, in favour of Messrs. William Heatley, Walter Morrison, and George Hudson, appointing them respectively to represent said sessions in this Presbytery during the next twelve months. The commissions were sustained and their names added to the roll.

The Moderator having intimated that his term of office had now expired, the Presbytery unanimously appointed the Rev. John Black to be Moderator during the current year.

The Session Record and Communion Roll of Blyth were examined and ordered to be attested. The Presbytery then adjourned, to meet in St. John's Church, South Shields, this day at twelve o'clock noon. The meeting was closed with prayer.

At St. John's Church, South Shields, 12th May, at twelve o'clock at noon, at which time and place the Presbytery met

according to adjournment, and was duly constituted by the Moderator.

Present: the Rev. John Black, the Moderator; the Revs. John J. Paterson, D.D., P. L. Miller, T. W. Brown, C. A. Mackenzie, G. B. Blake, J. Jeffrey, J. Brown, S. M. McLelland, A. Wilson, and J. Reid.

The minutes of last *Sederunt* were read and sustained.

There were laid upon the table and read, Elders' Commissions from the Sessions of North Shields, St. George's, Monkwearmouth, St. John's, and Laygate, in favour of Messrs. Joseph Place, Robert Brewis, Henry Davidson, Septimus Oliver, and John Heddle, appointing them respectively to represent said sessions in this Presbytery during the next twelve months. The commissions were sustained and their names added to the roll.

The edict appointing the induction of the Rev. John G. Murray to take place this day, was returned duly served and attested. Whereupon it was moved and agreed that the induction services do now proceed. Mr. Jeffrey then conducted Divine worship, preaching an able and appropriate sermon from the words in 1 Tim. i. 18, "War a good warfare." At the close, the Moderator having narrated the different steps taken to fill up the vacancy, resulting in the orderly election and call of the Rev. John G. Murray, put to Mr. Murray the ordinary questions, to which he gave satisfactory replies, and was by solemn prayer inducted into the pastoral charge of this church and congregation, with all the rights and privileges belonging thereto, and received the right hand of fellowship from the brethren. Mr. J. W. Brown then suitably addressed the minister and people, and the services having terminated, Mr. Murray received the usual welcome from the people as they returned from the church, and having signed the confession of faith and formula, his name was added to the roll.

The Clerk was instructed to communicate the fact of Mr. Murray's induction to the Clerk of the Church Presbytery of Kirkcudbright.

Mr. T. W. Brown, Convener of the Committee on New Stations, reported that there is a favourable opening in Darlington; and Mr. Alexander Macintyre appeared and laid on the table a requisition signed by a number of persons residing in or near Darlington, asking the Presbytery to grant them a supply of ordinances. After deliberation, the Presbytery agreed to grant supply as craved. Appointed Messrs. T. W. Brown and G. B. Blake, ministers; with Messrs. Robert Brewis and Septimus Oliver, elders, a committee to watch over and foster the station, and instructed them

to draw up a letter, to be signed by the Moderator and Clerk, to those who may attach themselves to us in Darlington.

Mr. Brown also reported that the schools of the Falstone district had been examined, and are in a highly satisfactory state.

Mr. Mackenzie gave notice that at next ordinary meeting he would submit a motion about the formation of congregational associations, and the collections for the various schemes of the Church. Also he would move that the "Presbyterial Exercise" be resumed.

The Presbytery then appointed Messrs. John Black and John Reid, ministers, and Messrs. Robert Brewis and John Heddle, elders, to represent them in the Commission of Synod.

The next ordinary meeting was appointed to be held in the John Knox Church, on Tuesday, the 14th day of July next, at twelve o'clock. The meeting was closed with prayer.

#### PRESBYTERY OF BIRMINGHAM.

This Presbytery met at Broad Street, Birmingham, on Tuesday, May the 5th. *Sederunt*: Rev. P. R. Crole, Moderator; Dr. Mackenzie Lewis, I. Crowe, ministers.

Elders' Commissions in favour of Mr. James Byers, from Broad Street, Birmingham, and of Mr. John Young, from Dudley, were given in and sustained.

The minutes of last meeting having been read and sustained, the Rev. Thomas Macpherson was proposed by the retiring Moderator as his successor, and was unanimously chosen as Moderator for the current year. In his absence, Mr. Crole occupied the chair.

Arrangements were made for dispensing the ordinance of the Lord's Supper at Michael Church at an early date, the Rev. P. R. Crole being appointed to officiate.

Mr. Hugh Hossack, who for some time past had been labouring at the mission station of Michael Church, applied for a Presbyterial certificate, as he was about to emigrate to Australia, and the Presbytery, whilst regretting his removal, cordially acceded to his request.

A memorial from Presbyterian residents in Worcester, addressed, in the first instance, to the Presbytery of London, but remitted to the Presbytery of Birmingham as more convenient to the locality, praying the Presbytery to promote the organization of a Presbyterian congregation in that city, was laid on the table, and Mr. MacLean appeared in support of the same.

After conference on the subject it was unanimously agreed, "That the Presbytery rejoice to receive this application, and resolve to promote its object to the utmost

of their power, in conjunction with the Home Mission Committee. Arrangements for supply at Worcester till the end of the month, by the members of Presbytery, were then made, and the Clerk authorized to make subsequent arrangements through the Secretary of the Home Mission Committee.

In the reference to the Synod anent the call to Dr. Scott from New John Street, Birmingham, the Clerk reported that the Synod had sustained the reference, had admitted Dr. Scott as a minister of this church, and had authorized the Presbytery to proceed with his induction according to the laws of the Church. The Clerk further laid on the table a letter from Dr. Scott, regretting his inability to attend the present meeting of Presbytery, stating that his mind was in doubt on the question of accepting the call, and requesting a month's delay in disposing of it. The New John Street Session concurring, it was agreed that the further consideration of the call be delayed till next meeting.

In compliance with the request of the Rev. P. R. Crole, it was agreed to appoint the Rev. J. Crowe and Mr. John Bate, elders, assessors, to act with him as a *pro tempore* Session at Stafford.

A schedule from Stafford, to the Home Mission Committee, was presented, and directed to be signed by the Moderator.

Session records and Communion rolls from Dudley and Hanley were laid on the table, and after examination, were ordered to be attested.

On the application of Dr. Mackenzie, Mr. James Byers was appointed a member of the *pro tempore* Session at the Cape Smethwick.

The Presbytery adjourned, to meet at Broad Street, Birmingham, on Tuesday, June 23rd, at half-past eleven o'clock.

#### PRESBYTERY OF LONDON.

This Presbytery met on May 12th. Present : Dr. Lorimer, Moderator *pro tem.*, Drs. McCrie and Fisher, Messrs. Chalmers, Ballantyne, Thompson, Dinwiddie, Edwards, Thompson, ministers.

The Synod having sanctioned Torquay as a charge within the bounds, and the Presbytery of Aberdeen having accepted the resignation of Dr. Edersheim, it was resolved to proceed on the memorial of members and adherents addressed to them at their meeting in March and to induct him on the 19th May, appointing Messrs. Chalmers, Ballantyne, Thom, and Blyth a commission to proceed to Torquay for that purpose.

No answer having been returned by the Rev. J. Hunter to a second communication from the Presbytery, it was resolved to refer his case to the Synod for advice.

The ordination of Mr. Carlyle was appointed to take place on June 2nd, on which day the Presbytery agreed to meet in Kensington Presbyterian Church.

Mr. Hugh McLeod was recommended for admission to the Theological College.

## Intelligence.

NEWBIGGIN-BY-THE-SEA.—OPENING OF THE NEW PRESBYTERIAN CHURCH.—This neat, beautiful, and substantial edifice, is of Gothic architecture, and is situated on an eligible site (the gift of William Watson, Esq., of North Seaton House), on the western approach to Newbiggin. The design is by Mr. Thomas White, architect, Morpeth, and the work was executed by Mr. Gibson, mason, Newbiggin; Mr. Burn, joiner, Newbiggin; Mr. T. A. Bowman, painter, Morpeth; Mr. Thompson, plasterer, Blyth; and Mr. Baines, slater, Blyth. The building reflects much credit upon the architect and contractors. The cost of the erection is about £700, and it is calculated to accommodate 300 persons.

The church was opened for Divine service on Tuesday, the 28th April last, by the Rev. Dr. Munro, of Manchester. The Rev. Doctor preached an eloquent and suitable discourse, to a large, attentive, and highly respectable congregation, from the Song of Solomon, ii. 15, "Take us the foxes, the little foxes, that spoil the vines: for our vines have tender grapes." The sermon, which occupied nearly an hour in the delivery, was characterized by great ability, earnestness, and logical precision. After service the ministers and other gentlemen dined at the Coble Inn, at the invitation of the congregational committee. In the afternoon a *soirée* was held in the old place of worship, which was attended by between 400 and 500 persons. The tables were gratuitously supplied by the members of the congregation, and gracefully presided over by the ladies belonging to it. In the evening a public meeting was held in the new church. The Rev. M. Edwards, A.M., of Widdington, occupied the chair, in the unavoidable absence of R. B. Sanderson, jun., Esq., J.P. The church was quite full, and the assembly was suitably addressed on a variety of interesting topics, by the Revs. Dr. Munro, Edwards, Ayre, Dall, Kelly; and by Messrs. J. Hood, J. Lawrence, and W. S. Wilkinson, Morpeth, and Captain Harrison, Newcastle. All the speakers cordially congratulated the infant congregation on the opening of their new church, and earnestly wished them prosperity, and hoped that Providence would in due time send them

a suitable and efficient pastor, whose labours amongst them would be crowned with success in winning souls. The speeches frequently called forth the applause of the audience. The choir of the congregation, led by Mr. Melrose, teacher, enlivened the proceedings, at intervals, by the performance of some sacred pieces of music. Collections were made, after the morning service and evening meeting, on behalf of the building fund, which were liberal. The proceeds of the *soirée* were also given to the same object. The whole amount arising from the services would be about £30. The proceedings were highly interesting, and afforded much gratification to all who were present on the auspicious occasion. Votes of thanks were given to the ladies, the speakers, and the Chairman.

We may add, that no minister has been appointed to this infant congregation, which is not yet consolidated. It would therefore be rendering a great service to our cause in Newbiggin if any of the ministers of our Church, who may be desirous of a little relaxation during the summer months, would kindly visit Newbiggin, which has acquired great celebrity as a watering-place, and which is distinguished for the salubrity and invigorating quality of its atmosphere, its fine beach, and the beauty of the surrounding neighbourhood. Newbiggin is about eight miles distant from the ancient borough of Morpeth, and the terminus of the Blyth and Tyne Railway is near to it. This line communicates with Newcastle, Shields, Morpeth, &c.

If, then, any of our ministers have a wish to visit this thriving and rapidly increasing village, and will kindly consent to preach for two or three Sabbaths, they will please to communicate their intention to the Rev. Matthew Edwards, of Widdington, Moderator of the Session *pro tem.*, who, along with the other members of Session, Messrs. James Hood and John Lawrence, of Morpeth, will be glad to receive applications.

**SOUTH SHIELDS.**—On Tuesday, at noon, the Rev. John Gray Murray, formerly of Auchincrain, was inducted by the Presbytery of Newcastle to the pastoral charge of St. John's English Presbyterian Church, Saville Street. The Rev. John Black, of Monkwearmouth, presided on the occasion, and there was a good attendance. Rev. John Jeffrey, of Gateshead, preached from the 18th and 19th verses of the 1st chapter of the 1st Epistle to Timothy. It was listened to with marked attention. A portion of the 108th Psalm was then sung, after which the usual formal questions were put and answered by Mr. Murray, and the new pastor was inducted by receiving the right hand of fellowship from his co-presbyters. The Rev. T. W. Brown, of Newcastle, then addressed

the new minister in suitable terms, after which he addressed a few appropriate remarks to the members of the congregation. In the afternoon a dinner, in connection with Mr. Murray's induction, took place in the Golden Lion Hotel. There were about fifty gentlemen present. The Rev. C. A. Mackenzie, North Shields, presided; and the duties of the vice-chair were discharged by G. Lyall, Esq. Among those present were the Mayor of South Shields, the Revs. J. G. Murray, John Black, T. W. Brown, J. Jeffrey, P. L. Miller, J. Reid, S. M. McLelland, J. Brown, R. E. Hoopel, W. Hanson, J. N. Teesdale, J. Wills, H. Lawson, J. M'Neil, and John Kelly; Ald. Glover, Ald. Tosach, Dr. Campbell, and Messrs. James Tosach, J. Hope, S. Oliver, J. Heddle, &c. &c. After the cloth had been removed, the usual loyal and patriotic toasts were given. The Chairman proposed, "The health of the Rev. Mr. Murray." He (the Chairman) had seen enough of Mr. Murray to convince him of his Christian worth. He trusted that he would experience much pleasure in the new charge he had entered upon. The Rev. Mr. Murray acknowledged the toast. He did not expect that that dinner would have been so numerously attended. Before he left his former place the members of his congregation treated him to a dinner, from the saddening effects of which he had scarcely recovered. The dinner they had given him was not such a sumptuous one as the one he had just partaken of; but the proceedings, he could assure them, were very affecting. It was most gratifying to him to see the Mayor of the town present. His presence was equivalent to saying that his worship believed that Christianity could do much for a town. He thought that it was even a good thing that there were several denominations; yet, although there was not incorporation, he could not see why there should not be co-operation. He was certain that no one would excel him in his zeal to promote every philanthropic and benevolent cause in that town. The Chairman then proposed, "The health of the Mayor and Corporation of South Shields." The Mayor made an excellent reply, and expressed his pleasure in welcoming Mr. Murray to South Shields. The Chairman proposed the health of the ministers of other denominations that were present. The Rev. Mr. Lawson, and the Rev. Mr. Hoopel replied. The Vice-Chairman proposed, "The health of the Minister and Session of Laygate Street Church, South Shields, and the Minister and Session of the Scotch Church, North Shields." The Chairman and Mr. Heddle, elder, replied. The Rev. Mr. Blake proposed, "The health of the Session of St. John's." Ald. Toshach replied. Ald. Glover proposed, "The Mode-

rator and Presbytery of Newcastle." The Rev. Mr. Black replied. The Rev. Mr. Miller proposed, "The health of the Chairman." The Chairman acknowledged the compliment, after which the proceedings terminated. In the evening a congregational *soirée* was held. The Rev. Mr. Murray, occupied the chair. On the platform were the Mayor, the Revs. C. A. Mackenzie, H. Lawson, W. Hanson, C. McLelland, R. E. Hooppel, J. H. Teesdale, Ald. Glover, J. C. Stevenson, Esq., &c. &c. There was a very numerous attendance. After an excellent tea had been partaken of, the Chair-

man delivered an excellent address; and suitable speeches were afterwards made by other gentlemen on the platform. We congratulate very heartily the people of St. John's on having settled amongst them such a pastor as Mr. Murray, and trust that after their long interregnum, if we may so speak, a further period of prosperity now lies before them. St. John's congregation is one of the oldest within our bounds, and not the least important, and we are sure that its continued progress will rejoice all friends of the Church.

## Notices of Books.

*The British and Foreign Evangelical Review.* April, 1863.

*The Quarterly Journal of Prophecy.* April, 1863. London: James Nisbet & Co., Berners Street.

THESE are average numbers of magazines whose characters are well known to the theological reader. The *Review* is very solid and weighty, perhaps erring on this side. Most of its matter is borrowed from America and Germany, though the original articles, if not the most learned, will prove to ordinary readers the most interesting. The articles on "Dr. Priestley," "Missionary Work in Madras," and "Recent Attacks on the Pentateuch," are among the most readable. We desiderate more of the original element, and a less uniformly ponderous selection of the foreign. We learn from another quarter that the next number comes out under the auspices of a new editor, one in whose hands we believe it will maintain, if not improve, the high character which it has hitherto held. As neither the fact of this change, nor the name of the newly-appointed editor, has been kept a secret, we are not under any obligation to keep silence. The publishers have announced that the Rev. Dr. McCrie will henceforth have charge of the *Review*, and we think that this announcement should not only give pleasure to all its readers, but cause our own ministers and people to take an increased interest in it. Might we not by commending it, as occasion serves, to the reading portion of our people, do something to encourage our Professor in his important labours?

This number of the *Journal of Prophecy* is a very characteristic one, its principal articles all bearing directly or indirectly upon one subject—the second advent of our Lord. In the first article, which professes to be an "Outline of the Signs of the

Times," the writer attempts to prove the speedy "end of all things" and coming of Christ, from the present condition of the Jews, the preaching of the Gospel "for a witness" in all nations, and the infidelity, lawlessness, and carnal indulgence which prevail in the world. That he reads the signs of the times aright we very much doubt. His "peculiar views" are the spectacles through which he surveys all social and religious problems. The thoughtful and eloquent paper on "The World's Evening-tide," tends to the same end, though having a much sounder basis. Though it affords much room for difference of opinion the number will repay perusal, and we could imagine those who belong to the school which it represents regarding it as unusually satisfactory.

*Statistical Tables of Missions in India, Ceylon, and Burmah, at the close of 1861.* By JOSEPH MULLENS, D.D. London: James Nisbet & Co., Berners Street.

ALL who are interested in Christian missions should at once put themselves in possession of these valuable "Tables." Statistical science is becoming yearly more perfect both in conception and application, and assuming an increased value in the eyes of all thoughtful men, not only as a source of information but as a stimulus to progress. It has already achieved wonders as applied to industrial operations and social economics, and we are glad to think that a growing attention is being given to it by those who hold high places in the visible kingdom of Christ. One of its noblest products is assuredly the statistical tables computed with so much care and labour by Dr. Mullens, whilom missionary of the London Missionary Society in Calcutta. These "Tables" do all



that figures can do in the way of setting before us the real work of the Church (in all its branches) in India. They give the name of every station, the date of its establishment, the society by which it is superintended, the European and native missionaries employed at it, its churches, its communicants, its native Christians, its schools (boys' and girls'), vernacular, boarding, and Anglo-vernacular, and other matter of an equally interesting and instructive nature. Nor are they valuable only for the amount of positive information they convey, or interesting only from the view which they give us of the progress of the truth in the East. In the words of Dr. Mullens, "Apart from all boasting, or even feelings of gratitude which the proof of success may excite, such records of missionary work contain within themselves far more information than the figured results which one portion of these columns may exhibit. Examined in connection with the population of our Indian Empire, and the cities and towns in which they reside, they show the localities occupied, and the still larger districts untouched by the Gospel. They show the character and extent of the agency employed for fulfilling in this mighty continent the commission of the Saviour; with the degree to which the native church shares in that agency by contributing both men and money to that mission from which its own existence has sprung. They plainly exhibit the humbling disproportion between the labourers and the field, and prove a powerful stimulus to faith in that Spirit who alone can make labour successful. They show in what parts of the country the consecration of the converts appears in the most practical form, and where it is most backward; where some progress has been made towards self-support, and where dependence on foreign aid remains complete. They show how far education has been carried, and exhibit in a measure its character; in the present case they exhibit the state of education in the mission-stations at large as a matter of grave importance, deserving the most careful attention of thoughtful minds. They show, also, the harmonious co-operation of many branches of the universal Church in their common work, labouring side by side in many portions of the field."

*The Life-boat; or, Journal of the National Life-boat Institution.* April, 1863.

THIS number of the "Life-boat," containing the Annual Report of the "National Life-boat Institution," has been forwarded to us with a request that we should make a few remarks upon it. We yield to the request with pleasure, all the more because

in our time we have had occasion to become acquainted with the merits and services of the life-boat. The Report informs us that during the past year the Institution has placed fourteen new life-boats on the coast, having now no fewer than 124 boats on the coasts of the United Kingdom. The gales of the past year have involved the loss of 644 lives, whilst the life-boats and other apparatus belonging to the Institution have been instrumental in saving 721 lives. Some of the cases of rescue are of a thrilling nature, illustrating well the dangers of the deep, and exhibiting surprising skill and courage on the part of the life-boat crews. Such facts are sufficient in themselves to show that this right noble Institution has special claims on the benevolently disposed.

*The Illustrated Pocket Critical and Explanatory Commentary of the Old and New Testaments.* Parts I.—IV. By the Revs. Dr. JAMESON, A. R. FAUSSET, A.M., and Dr. DAVID BROWN.

*The Biblical Cyclopædia.* Part I. By JOHN EADIE, D.D., LL.D. London: W. Wesley, Paternoster Row.

THE names of the authors or compilers of the above works are a sufficient guarantee of their excellence. Of Dr. Eadie's Cyclopædia little more need be said than that it is a new issue of the revised edition of a work already well known and highly valued, forming an admirable repertory of the most useful information on the antiquities, geography, natural history, annals, and literature of the sacred writings. We have examined the "Illustrated Pocket Commentary," and can give it an emphatic recommendation. Beyond comparison the best Pocket Commentary in the language; invaluable to Sabbath school teachers, and to all students of the Bible; popular in style, yet concise and solid; not critical in form, yet giving the results of the most advanced criticism. It is worthy of the authors of the English translation of Bengel's Gnomon, which the Messrs. Clark published about five years ago, and we shall be surprised if it have not a large circulation.

*The Christian Treasury.* April, 1863. Edinburgh: Johnstone & Hunter.

"THE Christian Treasury" has always been a favourite of ours, and notwithstanding the many rivals of different pretensions which have risen up of late, we still retain our partiality. Long habit may possibly account in some measure for this, though we are not willing to dissociate our affection for it from its inherent excellence. We confess, however, that we are glad to see it put on a more winsome dress and appear

with a worthy embellishment in the shape of a well-executed pictorial illustration. It is now in outward appearance all that the most fastidious can desire, whilst in regard to its inner substance it is excelled by none of its religious contemporaries. Its original papers are of good quality, and its selections are varied and admirable. For Sunday reading we should place it at the head of all similar publications.

*The Desert Pathway.* By the Rev. WILLIAM ROBERTSON. London: James Nisbet & Co., Berners Street.

AN unusually able book, exhibiting much cultivation, some originality, and a ripe Christian experience. Its style is always elegant, and often eloquent. The reader is ever coming across passages which delight him by their beauty, or arrest him by their thoughtfulness. The subject is an old one, relating as it does to incidents in the wanderings of Israel through the desert, but it comes before us from the hands of Mr. Robertson with all the freshness of novelty. We have no systematic history of the desert-journey, no attempted settling of chronological, geographical, supernatural, or textual difficulties, but simply a series of pleasant, thoughtful papers on some of the outstanding incidents which occurred by the way, viewed especially in the light of the spiritual truths and lessons which are suggested by them. The work is admirably fitted not only for family reading but as a guide to closet meditation. We trust that it will have the circulation which it deserves.

*The Work of the Christian Church at Home and Abroad.* Nos. I.—III. London: Alex. Strachan & Co.

THIS is our old friend "The News of the Churches" rehabilitated (to use a modern phrase), and though we look back with affection to the broader pages of the "departed," from which we derived monthly so much pleasure and profit, we are not prepared to say that we look back with regret. What attention is paid nowadays to the comfort of the reader! Some cynical friend might correct us and say, "Rather to the profit of the publisher!" But we are not disposed to be cynical. No doubt the publisher is not a loser by the passion that has set in for fine type and paper, handsome covers, rich gilding, and striking illustrations; but then neither is the reader. Many thereby, we believe, have been led to read who before never had a book in their hand, but to sleep over or toss away with open or ill-concealed disgust. It adds greatly to the pleasure of reading in all cases to have a "well got up" book or magazine, with clear type, smooth paper, tolerably wide margin, and even a good illustration

or two. No firm has done more to improve the exteriors of our publications, serial or otherwise, than the Messrs. Strachan, and we are glad to see that "The News of the Churches" has come in for a share of their attention, though we are not so sure that the title as that the shape has been changed for the better. But whatever may be said of the outside, there is no room for difference of opinion as to the inner substance. We are inclined to place this in the forefront of all religious magazines, presenting as it does in each number, such a vast fund of information from all parts of the Church scattered over the world. We should like all families to become subscribers. What an increased interest would it excite in the work and progress of the Church, if only read by all who profess faith in the Lord Jesus Christ! We hope—nay, we are sure—that the publishers will secure all the support which their enlightened efforts deserve.

*Madagascar: its Social and Religious Progress.* By Mrs. ELLIS. London: Jas. Nisbet & Co., Berners Street. 1860.

THIS unpretending little volume is by an author whose competency to write on the subject no one will question. Recent events in Madagascar are causing a host of books to spring up both on the missionary and political aspects of that important island; some of superior merit and really worth reading; others —. We sympathise with the delicacy which Mrs. Ellis felt in adding her contribution to that thick, rapidly-developed, and very varied harvest of books on Madagascar and Radama II. which have recently issued from the press, though we should have been sorry had that delicacy prevented her from gratifying the wishes of her friends in publishing her interesting and valuable little work. She is justified in her undertaking not only by the proposal which was made to her that she should draw up a summary of missionary efforts in the field occupied by one of the most honoured servants of the Cross who have ever raised the standard of the Gospel among the heathen, but by the rich materials which she possessed, and by the intrinsic excellence of her performance. All who wish to obtain true information regarding the social and religious condition of the Malagasy people—and what thoughtful Christian does not?—will at once buy and read her book. By way of characterizing it, it is sufficient to say that it is compiled mainly from the journals of Mr. Ellis, whose name is so well and favourably known in connection with Madagascar, and that it is written in a simple, lively, and engaging style. An interesting account of the character, court, and coronation of King Radama II. closes the volume.

THE SCOTTISH PROVIDENT INSTITUTION.

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25th Annual Report 1863.

THE TWENTY-FIFTH ANNUAL GENERAL MEETING of the Contributors was held at Edinburgh, on 18th February 1863.

JOHN HUNTER, Esq., LL. D.,

*Auditor of the Court of Session, the Senior Director, in the Chair.*

THE CHAIRMAN said,—I have more than once had the pleasure of occupying the chair at our Annual Meeting, and have never had other than a favourable account to give of the progress and increasing prosperity of the Institution; but I have not on any previous occasion had more agreeable intelligence to communicate to the contributors than I have on the present. I am happy to say that in spite of adverse circumstances arising from the distress that has prevailed in those parts of the country which are connected with its great staple manufacture, we have not only done more business in the last than we did in the preceding year, but that we have done more than in any year since the Society was instituted. This cannot fail to be very gratifying to all of you, as it is to myself; but, though gratifying, I must say, I do not think it is at all surprising. Our principles are yearly becoming more widely known, and I have never yet met with an intelligent person who fairly applied his mind to master them without being in the long-run satisfied that they were to be preferred to those of any other institution of the kind, either in Scotland or England. In speaking of our principles, I allude mainly to what I may call our great central principle, with the nature of which you are all well acquainted, namely, that in distributing whatever profit or surplus may arise, we give no portion of it to any Policy which may become a loss instead of a gain to the Institution. We distribute our profit entirely among those Members whose

payments to the common fund, with interest, have at least amounted to the sum for which their lives are insured. This principle should be taken in connexion with the fact that our Premiums are not, as is usually the case, augmented for the purpose of creating a special fund for after division, but are fixed at such amount as, without any risk of deficiency, to secure just the sum originally assured. They are, in fact, quite as low as in other offices where a specific sum only is assured without a right to any further Addition in any event; so that we insure as large, and in some instances a larger sum for the same Premiums as those Offices which give no Bonus or Addition whatever. We thus meet the case of those who die early before their families may have been provided for from other sources, by securing to them the largest provision which their payments will admit of; while, on the other hand, we meet also the case of those (always the larger number of Assurers) who, by living beyond the general average expectation of life, as shewn in tables of mortality, would be losers by having assured at all. I may say also, that we have found this from experience to be the most beneficial course that could be adopted for doing justice to all our Members. I am glad, therefore, to find that our principles, the more they are known, are becoming the more highly appreciated, not merely in Scotland but in England—having indeed anticipated from the first that as soon as the strong common sense of the English mind

## THE SCOTTISH PROVIDENT INSTITUTION

should be applied to the subject, the business there would increase, as it is now doing from year to year, particularly in the metropolis, and in some of the leading towns.

I have been connected with this Institution for upwards of a quarter of a century, and I can attest that not only are its principles sound, but that they are practically applied in the conduct of its business with the greatest care and anxiety. I can further state from personal knowledge that our funds are securely invested, and are improving at a good rate of interest—a higher rate than that upon which our Tables are based.

I was originally led to look into the terms proposed by the Office about twenty-six years ago. I then became satisfied they were more favourable for Assurers than those of any other Office I was at that time acquainted with; and I may now add, I still consider them greatly superior to those of any that I have known since. As a practical illustration of their superiority, in comparison with some Offices at least, I may here allude to a fact, which I mentioned at one of our Annual Meetings, a great many years ago. It is this: After maturely considering the system set forth by the Scottish Provident Institution, I was led to surrender a policy of twelve years' standing which I held from an English Office—a proprietary one—

which gave its Policy-holders no Bonuses or Additions, the amount originally assured. I received a sum for the surrender, the annual interest of which was sufficient to enable me to pay the additional Premium required (in respect of my being twelve years older) for insuring to the same extent in this Office. By doing so I got the whole immediate benefit of the principal sum paid me for the surrender, and I have since got the further and much greater benefit—then only prospective, but now realized—of the very considerable sum which was here added to my Policy when I had paid up, by Premiums (including interest the amount for which I had insured. To the extent of the Addition, and of the further Additions which I venture still to hope will be made on future Divisions, I have been a gainer by the transference of my Assurance. I would have had none of these Benefits from the Office in which I was originally insured, as the advantage I have myself reaped would have been secured by the partners of the company. I have mentioned this circumstance again, partly because "a good story is not the worse for being twice told," but mainly because I can now speak with certainty of advantages, as already to a large extent realized, which I could only refer to formerly as probable and reasonable expectancies.

THE REPORT by the DIRECTORS for the year 1862 showed the following results:—

New Proposals accepted, 792, assuring £372,460. Annual Premiums on these, £10,700 13s. 7d., besides single payments, &c. The Revenue of the year was £149,088 : 17 : 8. The Claims, 95 in number, amounted, including Bonus additions, to £56,776 : 16s.

There had been issued in all 12,438 Policies, assuring a sum of £5,576,629. The subsisting Assurances amounted to £4,147,081 : 6s.

The REALIZED FUND, arising entirely from accumulated Premiums, which, at 31st December 1861, was £772,808 : 1 : 4, had reached the sum of £861,005 : 11 : 2, the whole of which is invested in unexceptionable securities in this country.

# The Scottish Provident Institution

COMBINING

MODERATE  
PREMIUMS



WITH WHOLE  
PROFITS.

CONSTITUTED ON THE PRINCIPLE OF

**MUTUAL ASSURANCE WITHOUT PERSONAL LIABILITY.**

*“After a careful examination of the two plans, with some benefit from practical experience, we do not hesitate to declare our conviction that the Mutual System is the only one which the public at large are concerned to support.”—CHAMBERS’S JOURNAL.*

IN THIS SOCIETY the Members obtain Assurances on their lives, having right to share in the Whole Profits, on payment of the moderate yearly Premiums required by the non-participating Scale of the Proprietary Companies. In other Offices a person may assure at Premiums as low, but without any prospect of additions to the original amount of his Policy: OR, he may obtain the right to Profits, but only by payment of excessive Premiums.

**In this Office alone are the two benefits combined.**

ITS ADVANTAGES, then, as compared with other Offices, are—  
*A greatly larger original Assurance for the same Premium, and eventually, to good lives, as large additions as where the ordinary high rate of Premium is charged.*

*For the same yearly sum as large an Assurance may be secured from the first as can be looked for elsewhere only after many years’ accumulation of Bonuses.* Thus, a Policy for £1200 or £1250 may generally be had for the Premium which, in the other Mutual or Participating Offices, would secure £1000 only.

The Whole Profits, moreover, are secured to the Policy-holders themselves, and are divided on a system which is at once safe, equitable, and peculiarly favourable to good lives, no share being given to those by whose early death there is a *loss* (instead of a profit) to the common fund. In this way Policies for £1000 have already been increased to £1300, £1500, and in some instances to upwards of £1700.

The class of Participants now embraces, with few exceptions, all who entered in the earlier years, with many more recent entrants paying a higher rate of Premium.

Twelve Thousand Policies have been issued, assuring five and a half millions. The Realised Fund, arising entirely from accumulated Premiums, exceeds £860,000; the whole of which is invested in unexceptionable securities in this country.

Full information may be had at the various Offices, or from the Agents.

EDINBURGH, April 1863

JAMES WATSON, *Manager.*

# The Scottish Provident Institution.—Established 1837.

## TABLE SHEWING THE PREMIUM PAYABLE YEARLY DURING LIFE For Assurance of £100 at Death.

Age.	PREMIUM.	Age.	PREMIUM.	Age.	PREMIUM.
19	£1 14 11	33	£2 4 6	47	£3 11 5
20	1 15 8	34	2 5 7	48	3 14 8
21	1 16 3	35	2 6 10	49	3 18 1
22	1 16 9	36	2 8 2	50	4 1 7
23	1 17 2	37	2 9 8	51	4 5 6
24	1 17 7	38	2 11 3	52	4 9 5
25	1 18 0	39	2 12 11	53	4 13 5
26	1 18 6	40	2 14 9	54	4 17 8
27	1 19 2	41	2 16 8	55	5 1 11
28	1 19 11	42	2 18 8	56	5 6 4
29	2 0 8	43	3 0 11	57	5 10 11
30	2 1 6	44	3 3 3	58	5 15 9
31	2 2 6	45	3 5 9	59	6 1 0
32	2 3 5	46	3 8 5	60	6 6 7

The PREMIUM to assure £1000 at death of a person of 30 is thus £20 : 15s. A yearly payment of this amount would, in the other Mutual Offices, secure an Assurance of £800 only.

### Comparison of Premiums with Other Offices.

IN the following TABLE, Examples of these Premiums are shewn in comparison with those of the other Scottish Offices—first, with those of the other Mutual Societies; and then with the *average* of the rates of the Proprietary Companies—as well by their participating as by their non-participating scales.

Age.	WITH WHOLE PROFITS.		WITH PORTION OF PROFITS.	WITHOUT PROFITS.	Age.
	In the Scottish Provident Institution.	In each of the three other Mutual Offices.	Average of the Proprietary Companies.	Average of the Proprietary Companies.	
20	£1 15 8	£2 2 1	£1 18 1	£1 12 6	20
25	1 18 0	2 6 6	2 3 2	1 17 0	25
30	2 1 6	2 11 9	2 9 2	2 2 6	30
35	2 6 10	2 18 2	2 15 11	2 8 5	35
40	2 14 9	3 6 3	3 4 7	2 16 5	40
45	3 5 9	3 16 4	3 14 6	3 6 1	45
50	4 1 7	4 9 2	4 8 7	3 19 8	50
55	5 1 11	5 5 1	5 8 11	4 19 6	55
60	6 6 7	6 6 4	6 14 9	6 3 10	60

It will be seen that the Premium for Assurance of £1000 in the other Mutual Offices is, at age 30, £25 : 17 : 6; which would in this Institution secure a Policy for about £1250.

In the same way the *average* (participating) Premium for £1000 in the Proprietary Companies is £24 : 11 : 8, a Premium which would here secure a Policy for about £1185, entitled to share in the *whole* Profits. The non-participating Premiums of these Companies differ little from the Premiums of this Institution, so that persons who assure by that scale virtually throw away the prospect of additions from the profits without any compensating advantage.

A Table shewing the Premiums in all the Assurance Offices in the Kingdom will be found in the "Post Magazine Almanac," "Letts's Diary," and other Publications.

GLASGOW OFFICE:

No. 67 ST. VINCENT STREET.—WILLIAM CHURCH JUN., *Local Secretary.*

# The Scottish Provident Institution.—Incorporated 1848.

No. 14 ST. ANDREW SQUARE, EDINBURGH.

## TRUSTEES.

ALEX. MATHESON, Esq. of Ardress, M. P.      WILLIAM CAMPBELL, Esq. of Tillichewan.  
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## BANKERS.

THE NATIONAL BANK OF SCOTLAND.      THE UNION BANK OF LONDON.

## Family Provision.

THE distinguishing feature of this Mutual Society, by which the Premiums are charged at rates which in other offices would secure only a non-participating Policy, renders it especially suitable to the case of PROVISIONS under Marriage Settlements or otherwise, where it is desirable to secure as large a provision of definite amount as the available income will admit of, without sacrificing the prospect of ultimate additions from the Profits.

## Transfer of Assurances.

Within the last few years not a few Companies have had to wind up, or to merge in other offices. This has necessarily been the cause of much anxiety to their Policy-holders; and it is known that many persons who had incautiously effected assurances in offices of doubtful position are at present deliberating with a view to transfer their family provisions to an office of undoubted stability.

To such cases the terms of this Society are peculiarly suited. The transfer to other offices would, in almost every instance, entail a loss, in consequence of the advanced age. Whereas the change may, in many cases, be made to this Society with advantage even on the score of outlay, although several years may have elapsed since the assurance was effected. The average (participating) Premium for £1000, at age 30 (as may be deduced from the published Tables), is slightly under £25. The Premium for £1000 in this office, at age 35 (five years older), is only £23:8:4; and two years later, at age 37, still only £24:16:8. So that one who had assured with such an office seven years before would not be subjected to any increase in his yearly payments, while he ought to receive a sum in hand from the other office for the surrender.

TO all whose income is derived from professional emolument, or otherwise depends on the continuance of health and activity, the system of Premiums restricted to a limited term of years is especially recommended. Examples are given in the following Table:—

PREMIUMS FOR LIMITED TERM—FOR ASSURANCE OF £100 AT DEATH.  
 (Sharing of course in Profits.)

Age.	Limited to 21 Yearly Payments.	Limited to 14 Yearly Payments.	Limited to 7 Yearly Payments.	Premium in a Single Payment	Age.
20	£2 9 11	£3 3 11	£5 8 7	£32 12 0	20
25	2 12 6	3 7 3	5 14 0	34 2 0	25
30	2 15 4	3 11 2	6 0 1	36 4 0	30
35	3 0 2	3 16 11	6 10 0	39 2 9	35
40	3 7 5	4 5 2	7 3 7	43 2 10	40
45	3 17 6	4 16 4	8 0 7	48 0 8	45
50	4 12 1	5 12 4	9 2 10	53 19 3	50

Policies on these higher scales soon form a fund of credit available at any time. Of the Single Payments a large proportion can at once be obtained on loan, at a moderate rate of interest.

DUBLIN OFFICE:

No. 16 GREEN.—WILLIAM WILSON, Local Secretary.

# The Scottish Provident Institution.

## *Position & Administration.*

THE POSITION to which the Society has attained in Great Britain is thus stated by the Chairman at the Annual Meeting of 1861.

LOOKING to all the Offices in the Kingdom, we find that of those established as late as ours not one has come up to us in general business, except it may be one, and in that case the difference, if any, is not great, while our own Realized Fund considerably exceeds theirs. If we look, on the other hand, to all the Offices older than ours, numbering probably about sixty, we have gone ahead of about one-half of them in the amount of our Accumulated Fund, and of nearly three-fourths of them in the number of our Members.

## *Unconditional or Indisputable Policies.*

THE LEADING PART which the Institution has taken in removing restrictions and grounds of forfeiture from Policies is thus referred to at the same Meeting by Mr. HOPE of Fentonbarns:—

The Chairman has made allusion to what are styled Unconditional or Indisputable Policies. I have had sent me by post printed statements from two offices in this city, each contending that it was the first to adopt these so-called improvements, and one of them roundly advances the claim of having been “the means of introducing into the practice of Life Assurance all those recent improvements by which a policy may be rendered an unchallengeable and indefeasible security.”

Now, it appears to me, our own office led the way in these improvements, so far as changes which have been made are essentially sound in principle. If you turn to the Report of this Society, presented to the General Meeting in *February, 1849*, you will find it was then resolved that, with the exception of the declaration as to age—certain steps to secure accuracy in which are required—“*there shall be no forfeiture unless the averments be fraudulent as well as untrue.*” At the same time the forfeiture, in the event of death by the hand of justice, duelling, or even (when the policy has subsisted six months) by suicide, was abrogated.

Regarding these changes, and their adoption first by this Society, I challenge dispute. The question is simply one of dates, and I believe no office can produce resolutions originating such beneficial changes at a date prior to ours. There is, indeed, one instance in which we do not claim originality. In *April 1851* the Standard Office introduced a system of Select Class Assurances, according to which Certificates might, on application, be granted to Policies of five years' standing, giving advantages similar to those conferred by our Resolutions of *1849*, and, in addition, exemption from the forfeiture incurred by going abroad or entering the army. This arrangement we, with other Scottish Life Offices, adopted in the following year, *1852*. Although doubts may have been felt whether this extension was altogether just to the great majority of us who remain at home, yet it may be regarded as a fair concession to the mercantile principle, from its giving additional marketable value to all such Policies, while the actual loss to any must be trifling. The advantages which the Certificates confer are, however, not available till after a probation of five years, and meantime the select holders of them, just as all the other Policy-holders, are under the original conditions as to forfeiture. In this Institution the forfeitures, on account of innocent error in the statements as to health, are removed *from all, and from the first.*

IN ALL the minor points of practice the rules are equally liberal—as in facility of license for foreign residence, and of obtaining advances, without expense, on the value of Policies. Allowances for surrender of Policies have from the first been made in accordance with a Table of the fair values, which forms a part of the fundamental regulations.

The Policy-holders are, by the Deed of Constitution, by the Act of Parliament, and by the terms of the Policies, specially exempt from liability.

LONDON OFFICE:

No. 66 GRACECHURCH STREET.—J MUIR LEITCH, *Local Secretary.*



## THE SCOTTISH PROVIDENT INSTITUTION.

Mr. DAVID M'LAREN, as Convener of the Committee charged with the arrangements for the Meeting, in moving the adoption of the Report, referred to the business of the year, and continued:—I cannot too earnestly remind our contributors that it is to an extended knowledge of our principles—the true principles of Life Insurance, as we hold—that we must look for increased prosperity to the Institution. To two of these, namely, our **LOW PREMIUMS**, and the distribution of our **PROFITS** to those Policies from whose long subsistence they have been derived, the Chairman has already referred. In regard to the former, I find intending Insurers are sometimes led away by the inducement of early bonuses, without advertent to the Premiums which they have to pay for them. If another merchant charge 20 or 25 per cent more for his goods than I am prepared to do, his customer may well get a discount of 15 per cent at settlement, and yet be a great loser by not coming my way. I need not say how much more in keeping with the sound principles of modern commerce is the system of *net* prices than first to make an overcharge and then an abatement. But there is another principle which we hold in common with all Mutual Offices, and it is one which we ought ever to keep prominently before the public, namely, *that the profits are wholly divided among the Insured*, and not shared with a foreign body—the Shareholders—as in Proprietary Companies. It has struck me as a curious thing that none of these Companies, so far as I am aware, has ever mentioned in its advertisements, among the advantages held out to the Insured, that the Company has been so prosperous as to divide among the proprietors some eight or ten per cent, or, including bonuses, even greatly more. And why? Because of the very inconvenient inquiry which would be made by the Insured,—From whom was this return derived? An inquiry which could only result in the answer,—From the Insured themselves.

Allusion has been made to the subject of amalgamations. I believe few are aware of the extent to which such transactions have gone of late. Within the last few years more than a hundred offices have ceased to exist as independent institutions, most of them having been absorbed into others. I believe you will approve of the sentiments which the Chairman has expressed with reference to the propriety of our continuing to keep clear of such transactions. We know what we have done ourselves, and how it has been done. We could not know so accurately what was the kind of business that had been done in an institution which might seek to amalgamate with us. In connexion with this subject, I may mention that we have received not a few proposals from persons who had been insured in offices where such amalgamations have taken place. Of such offices some have had to resort to amalgamations as a matter of necessity; and it is not to be wondered at that their Policy-holders should not feel very easy, and should have been led to consider the propriety of transferring their assurances to an office of undoubted stability. To all such I confidently present the claims of this Institution as offering them the advantage of which they are in quest, and yet without entailing, in most cases, the payment of a larger Premium in consequence of their increased age. The Chairman has mentioned the profitable transfer which he himself made many years ago in joining it. On a former occasion he expressed the hope that he would live to receive part of the Accumulated Profits. I am sure we are all happy to find that the hope then expressed is now realized, and we will be still further gratified to find the expectation yet more fully realized by his having a very large share indeed of the future profits added to his Policy. The best service we can render to Policy-holders who are contemplating a transfer, is to tell them to imitate the good example of our Chairman

## THE SCOTTISH PROVIDENT INSTITUTION.

A MODE OF ASSURANCE increasingly popular in the experience of this Society is that by which (in combination with Life Assurance) a person may secure

### A Provision for Himself in Advanced Age,

the sum being at the same time assured to be paid to his family, or other representatives, in the event of his dying before the specified age. The following TABLE shews the

ANNUAL PREMIUM FOR ASSURANCE OF £100 PAYABLE TO THE ASSURED HIMSELF ON HIS ATTAINING THE AGE OF 60, OR TO HIS HEIRS *at his death*, SHOULD THAT OCCUR PREVIOUSLY.

Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.
26	£2 8 9	31	£2 17 8	36	£3 12 6	41	£4 15 5
27	2 10 4	32	3 0 2	37	3 16 6	42	5 1 4
28	2 12 0	33	3 2 10	38	4 0 6	43	5 7 8
29	2 13 9	34	3 5 9	39	4 5 1	44	5 15 1
30	2 15 6	35	3 9 0	40	4 9 11	45	6 3 6

Policies opened on this system *do not* share in the Profits.

ILLUSTRATION.—A person aged 30 may secure a sum of £1000 to his children, or other heirs, in the event of his dying at any time before the age of 60, *but which sum shall be payable to himself* in case he shall survive to that age, for a yearly payment of £27:15s. If it should better suit his circumstances, he could then obtain, in lieu of his capital sum of £1000, AN ANNUITY of £112:16:8.

### LIFE ASSURANCE as an INVESTMENT.

THE DIRECTORS invite attention to the advantageous character (viewed as an investment) of LIFE ASSURANCE by a SINGLE PAYMENT, and to the favourable terms on which this can be effected in this Institution. A Table of the Premiums, by Single Payment, for £100 at death, will be found at the foot of page 3 of the within paper, from which it will be seen that—

For a sum of £500, paid by a person of 35, a policy of £1277 may be obtained, payable to his family or executors at his death, however soon that may happen, with—in this Society—Additions from the Profits on the very favourable principle of its constitution.

So long as he lives, he has nearly as much command of the money paid as if he had deposited it in a bank. He can either surrender his policy, or he can at any time borrow, on its security alone, without any expense, and at a moderate rate of interest, a sum at first nearly equal to his payment, and increasing with the value of his assurance—continuing, be it observed, to rank in the division of profits according to the full amount of the policy.

At age 40, a policy for £1000 (with Profits) may be thus secured for a payment of £428:7:6.

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EDINBURGH, April 1863.

JAMES WATSON, *Manager.*

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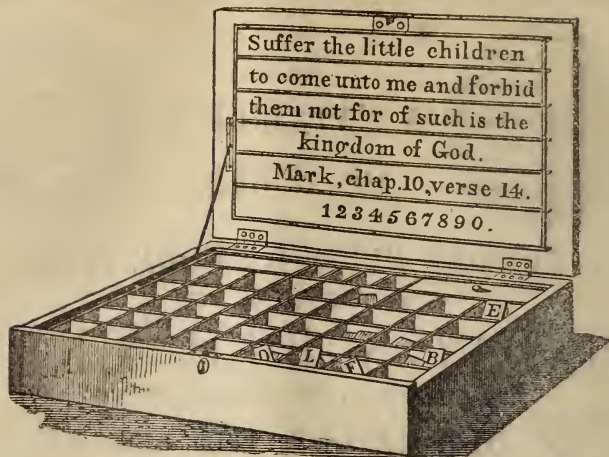
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to save us is God.

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The eyes of the Lord are in  
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and the good.

There is not a word in my tongue  
but lo, O Lord, thou knowest it  
all to gether.

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Again the next day after John stood, and two of his disciples ;

And looking upon Jesus as he walked, he saith, Behold the Lamb of God !

And the two disciples heard him speak, and they followed Jesus.

One of the two which heard John speak, and followed him, was Andrew, Simon Peter's brother.

He first findeth his own brother Simon, and saith unto him, We have found the Messias, which is, being interpreted, the Christ.

And he brought him to Jesus.

The day following Jesus would go forth into Galilee, and findeth Philip, and saith unto him, Follow me.

Philip findeth Nathanael, and saith unto him, We have found him, of whom Moses in the law, and the prophets, did write, Jesus of Nazareth, the son of Joseph.

And Nathanael said unto him, Can there any good thing come out of Nazareth ? Philip saith unto him, Come and see.

Jesus saw Nathanael coming to him, and saith of him, Behold an Israelite indeed, in whom is no guile !

Nathanael saith unto him, Whence knowest thou me ? Jesus answered and said unto him, Before that Philip called thee, when thou wast under the fig tree, I saw thee.

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THE SABBATH.

Ye shall keep my sabbaths, and reverence my sanctuary : I am the Lord.

Six days shalt thou labour, and do all thy work.

The seventh day is the sabbath of the Lord thy God ; in it thou shalt not do any work.

Blessed is the man that doeth this, and the son of man that layeth hold on it, that keepeth the sabbath from polluting it.

If thou turn away thy foot from the sabbath, from doing thy pleasure on my holy day ;

And call the sabbath a delight, the Holy of the Lord, honourable ; and shalt honour him, not doing thine own ways, nor finding thine own pleasure, nor speaking thine own words,

Then shalt thou delight thyself in the Lord

*It is lawful to do good on the Sabbath.*

And behold, there was a man which had his hand withered. And they asked Him, saying, Is it lawful to heal on the sabbath days ?

And he said unto them, What man shall there be among you that shall have one sheep, and if it fall into a pit on the sabbath day, will he not lay hold on it, and lift it out ?

How much then is a man better than a sheep ?

Wherefore it is lawful to do well on the sabbath days.

This day belongs to God alone,  
And all the hours he calls his own ;  
And we must neither work nor play,  
Because it is the Sabbath day.

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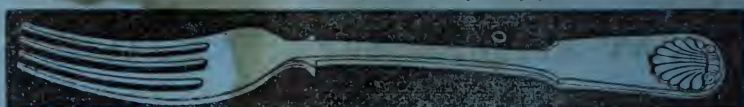
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